SURVIVAL, NOT RESILIENCE: YOUNG PEOPLE'S HOUSING INSTABILITY

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Dedication

Dr Barry Norman Poata Smith (1947 – 2019)

Thesis Kaumātua

“Are the girls you’re talking to really resilient, or is it survival?”

Abstract

Young people's experiences of housing instability need to be recognised. The extant literature tends to equate young people's experiences with that of adults and the limited literature that exclusively examines young people tends to take a narrow lens, with a focus on running away from home and living on the streets. What is missing is an in-depth examination of other forms of housing instability and inadequacy, and how these impact on young people. The current study looks at the experiences of young people, including experiences of eviction, unhealthy homes, overcrowding, frequent housing movements, and living in liminal spaces. To explore these experiences, a mixed methods approach was used. In the qualitative strand, a collaborative approach was undertaken using ethnography to give voice to the narratives of twelve girls in their youth who were surviving housing instability. As part of this approach, a novel method was used: friendship guided by whakawhanaugatanga. This method disrupted the traditional power imbalance between researcher and participant and therefore enabled knowledge to be co-created and the experiences of young people accessed. In the quantitative strand, a statistical analysis of data collected as part of the national Youth'12 questionnaire was undertaken. The mixed methods analysis of these data elucidated that a wider conceptualisation of housing instability that includes dimensions other than homelessness and eviction is justified. For young people, the impacts of all dimensions of housing instability are severe and work in intersecting ways to produce negative outcomes. Housing instability has a detrimental effect on their life chances and wellbeing, including disruption to education, fractured support networks, poor health outcomes, and trouble with the police. For young people, housing instability creates a climate of risk where they resort to perilous behaviour to survive, and this turbulent process discounts their sense of security. To borrow from Matthew Desmond, housing instability evicted these young people from their childhoods. Rather than a rosy view of resilience, these young people were simply surviving. This thesis concludes by suggesting policy recommendations specifically targeting young people's housing needs. These are needed to support young people with their transition into adulthood and the ensuing responsibilities. These must be informed by data that captures all dimensions of housing instability and the unique needs of young people.

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Glossary

Māori terms

hapū	membership determined by genealogical descent
hui	an assembly or gathering
iwi	Tribe
kaha	strength
kaumātua	a Māori elder who is held in high esteem
kaupapa	set of values, principles and plans which people have agreed on as a foundation for their actions
koha	contribution or donation
kōrero pono	truth, or true story
manaakitanga	the ability to extend love
mihimihi	introductions/speeches.
ngā aho	the weft threads
ngā whenu	wrap threads
Pākehā	European
pōhara	poor, in poverty or impoverished
rangatahi Māori	young people
raranga	weaving
te ao Māori	the Māori world
Te Tiriti o Waitangi	the Treaty of Waitangi
whakawhanaungatanga	making connections
whānau	family and community

Other

bundy	a term describing either someone or something that is in a dilapidated condition

1

SETTING THE SCENE

A Bank teller's reflections

Throughout my undergraduate years, I worked as a bank teller to fund my university education. The first part-time teller position was in a wealthy suburb in a New Zealand city. This branch was known as a boutique branch, with the latest, open concept interior design and a state-of-the-art cash counting machine. For my honour's year, I moved to a different city and was assigned by the bank to a branch in a lower socio-economic suburb. This branch was distinctively different in terms of its dated interior fittings, and the ATMs were an older version. For example, these machines were still accepting bank deposits through an envelope, whereas at the previous branch, the bank had long since replaced such machines. I remember thinking, "we're working for the same bank, but here we're poorer cousins."

Customers who frequented this bank were mostly welfare beneficiaries or low-income workers: the working poor. In general, these customers were not technologically savvy. Hence, the head office decided that there was no immediate need to install the latest ATMs in this branch. In fact, it was more than a year before this branch eventually received a newer ATM. The bank's external surroundings were also very different. While the first branch was situated in a well-established neighbourhood surrounded by character cafes and greenery, this branch was located amongst non-bank lenders and finance companies. It was here that I witnessed a differential treatment of the poor in terms of banking facilities. However, it was not only the bank's outward appearance that was different; the customers were different too.

In this new workspace, I quickly realised that my role as a bank teller privileged me with the ability to observe how inequality manifests in everyday life. Daily, I observed how welfare recipients incurred high bank fees compared to other customers. While some of the poorest customers at the bank were paying bank fees of up to five dollars a month, middle-class customers were not paying fees at all. It did not take long for me to realise that this was Merton's (1948) self-fulfilling prophecy. At the bank, I witnessed how the pattern of low-income customers overdrawing their accounts cemented the fate of serving bank fees.

Paying large bank fees had become the norm for poor customers. These interactions were so frequent that an informal study began in my head. I noticed that once automatic payments for rent, medical costs and other hire purchases were debited, these customers had little or nothing left. They might have $20 or $30 left in their account, but that would mean having an insufficient budget for paying food, transportation, and power costs for the next two weeks. The 'poor paying more' (see below; Desmond, 2016) was a perpetual cycle – many of these customers were already in deficit in their accounts, even on the day they were paid.

There are many stories to tell about this self-fulfilling prophecy. Ngaire,[1] for example, was a single mother who had six dollars and forty cents left in her account after she made a bill payment for her daughter's school fees. I still remember her conflicted expression when she approached my counter, asking me to work out what the hypothesised balance was once she paid $80 for her daughter's school fees. Yet even in her confusion, I got a sense of affirmation from her decision to make that payment: she knew her daughter's educational costs were non-negotiable.[2] Ngaire's welfare payment had been credited that morning, and she was not due to receive her next payment for a further 14 days. I remember my feeling of concern; how were six dollars and forty cents enough? But that payday had coincided with the dateline for her daughter's school fees. I felt uneasy during the transaction. I knew that the $80 school fees she had paid was a compromise that would wipe out her family's food budget for those two weeks. If this transaction presented itself as a crisis, it was a routine crisis (Oevermann, 1991 cited in Maiwald & Suerig, 2019). For Ngaire, that week's education expenses meant that she had no money for food, and when the end of the month came around, her power bills would be due, which meant that it was yet another two weeks that Ngaire would go without money for food. Ngaire was continually playing 'catch up' with her finances, trying to 'make things work' within her tight budget.

Situated behind my computer screen and watching over the countertop, I witnessed many instances where New Zealanders like Ngaire were left exposed, without a financial safety net. School uniforms, funeral payments, power bills during winter months, medical

[1] All names in this chapter are pseudonyms, such as Ngaire, Sally and Siene.

[2] Apart from education costs, other non-negotiable costs include rent payments and power bills. For many low-income households, the food budget was the first to be compromised (Ministry of Health, 2019). Low-income households often prioritise payments that have a more serious consequence (such as eviction, disconnection of services or penalties), before using the remaining sum for food. A poignant description of what it was like to juggle the different costs on a tight income was "it's always robbing Peter to pay Paul" (Robson, 2019). According to the New Zealand Health Survey (Ministry of Health, 2019), one in five children are living in households that experience food insecurity.

emergencies, engine breakdowns, or when Work and Income credited an incorrect payment, could all trigger a crisis for low-income households. Any of these minor incidents in everyday life were sufficiently significant to entrench the poor deeper into a web of poverty.

In another instance, Sally, a frequent customer, came into the bank one afternoon in a panic. Together with Sally were her two children, one in each arm. As she walked up to my counter, she sighed with relief, thankful that she made it just in time before the bank closed at half-past four. Panting and huffing, Sally asked politely, "could I please take out $70 from my checking account and pay this power bill?"

I checked Sally's account. At first, I thought I had made an error. It seemed I had pulled up the wrong details. Hoping to double-check her details, I asked for her name again. I also asked her for her proof of identity to make sure her name matched that on my screen. It did, but there was only $30 left in her account. The bank had trained me for such occurrences, but it was always hard work finding ways to break reality to her. I turned the computer screen towards her, and she leaned in closer.

She saw what I had seen. In disbelief, she yelled, "What?! How! This can't be?!" all the while clicking her nails on the counter.

I turned to my training, printing out a list of her recent transactions and hoping that we could locate an error. However, the transactional list was clear-cut. It listed the debits of her bank fee, overdraft interests and a loan repayment that she had previously dishonoured.[3] Sally stood there rigid; she had to deal with this discrepancy. I stood on my side of the counter, silent and not knowing what to do. I felt a slight discomfort because this young lady was my age, yet here she was, desperately pulling her composure together, despite the financial stress.

Sally teared up in disbelief. She asked me repeatedly, "Oh God, why? Why? Why …" In a choking voice, she then murmured, "What am I going to do, what am I supposed to do? If I do not make this payment, they will cut my power connection today, and I will not have the money to pay the reconnection fee."

[3] When a loan repayment is dishonoured, the payment deducted will be inclusive of the missed payment(s) and the current repayment. In other words, with an additional amount deducted to account for the missed payments, low-income customers are left as, if not more, vulnerable, as this means other payments are compromised. On top of the loan repayments, customers are charged a dishonour fee, which acts as a type of 'penalty' fee (Consumer New Zealand, 2019).

I pulled out a box of tissues the company provided for these situations and handed them over to Sally. I felt concerned: it was as though her worry was contagious, and I could see how this spelt 'trouble' for Sally. It was only April, and winter had not even arrived. What would happen when it got colder? By this time, it was 4:20 pm. Not allowing herself to wallow in despair, Sally picked up her two children, one in each arm, and bolted for the door. Sally was stoic. It was as though she had turned into solution mode; her goal was to resolve this crisis. She charged through the automatic door and rushed towards the Work and Income office on the other side of the street. Sally was living poor.

Through observing customers like Sally, I learned that proper budgeting alone does not help to keep New Zealand's poor and vulnerable afloat. Poor customers often have insufficient funds, meaning their payments are more likely to be dishonoured. This fuels bank charges, leading to an increased tendency to overdraw their accounts. Customers who live from welfare cheque to welfare cheque are overdrawn continuously, and the servicing of bank fees[4] is their fate, along with dashes to the Work and Income office. For many customers like Sally, trying to stay ahead of payments is a goal that is perpetually out of sight, with the hindrance of compounding daily interest.[5] Yet these customers are faced with recurring financial hurdles. For example, undesirable credit ratings mean that customers are denied an overdraft facility or personal loans, forcing poor customers to approach non-bank lenders and finance companies when attempting to manage their crisis. Many of these lenders charge a premium interest, and a hefty fee when discharging a loan – this forces the poor to pay

[4] The five major banks in New Zealand mostly offer an account with a five dollar monthly charge (Bank of New Zealand, Australia New Zealand Bank, Westpac Bank, Kiwi Bank), with Auckland Savings Bank offering three dollar fifty cents per month for their transactional accounts. Bank fees information was attained from the official websites of the five major banks. While most banks also offer "fees-free" transactional accounts, customers are required to manage their banking online. Generally, a "fees-free" account means that there is no monthly service charge. However, other fees such as transactional fees for over the counter services (for example, cash withdrawals at the branch), and other banking services such as paper statements, still incur a fee. As of May 2018, the five major banks in New Zealand have stopped charging customers a fee for using other banks' Automated Teller Machines (ATMs). Prior to that, customers would pay one dollar for each applicable transaction (Gregor, 2018).

[5] Being overdrawn on accounts imply that customers take on an "unarranged overdraft," which often means that the interest rates charged are significantly higher than normal overdraft fees. Bank overdraft charges differ massively in New Zealand, with each bank adding a "customer margin" to their overdraft interest rates (Money Hub New Zealand, 2019). As of April 2019, Kiwi Bank charges a $10 per month over limit fee, plus 22.00 per cent per annum on the overdrawn amount. Auckland Savings Bank (ASB) charges a minimum of $10 per month or 0.12 per cent of the highest daily overdrawn amount plus 22.50 per cent per annum on the overdrawn amount. Bank of New Zealand charges a $10 per month fee plus 23.70 per cent per annum on the overdrawn amount. Westpac charges nine dollars per month plus 26.95 per cent per annum on the overdrawn amount. Lastly, Australia New Zealand Bank (ANZ) charges a five dollars per month fee plus 28.95 per cent per annum on the overdrawn amount. Although the applicable interest rates are annual rates, interests are compounded daily.

more, again. There is a growing demand for, and availability of, payday lenders in New Zealand. Payday lenders offer short-term loans and high-interest rates. 'Moola' was a lender that came under the investigation of the Commerce Commission for its lending conduct between the period June 2015 and November 2017. The finance company had charged customers between 182.5 per cent to 547.5 per cent per annum (Parker, 2019). Other predatory lenders operate in the form of mobile truck shops. These lenders, often selling household goods, charge customers inflated prices for the items sold. For example, a can of corned beef was selling for $20, $35 for a packet of noodles and $66 for powdered milk (Parker, 2019). These lenders allow customers to make purchases through payment arrangements on the goods bought. However, these lenders often misinform customers on the total amount charged and what the lending contract constituted, for example, fees, interest rates and payment terms (Consumer New Zealand, 2015).

One customer caught in this web was Siene. On one occasion, he walked up to my counter, seeking an appointment to speak to a banker regarding an extension of his overdraft, or perhaps generating a small loan. His situation was familiar. Over two years, Siene had accumulated over $1000 in debt from his children's school fees. When he handed his invoice across the counter, I noticed these school fees (listed as donations[6]) were itemised and accounted towards the total sum owing. Siene was always playing catch up with his payments and bills, and this was because his employment was casual, which often left him with a fluctuating income. Some weeks he might receive an equivalent of a full-time salary, while other weeks he was left with no income at all. Planning payments was therefore tricky, and so too was his living situation. Siene was on the edge of being evicted. For the past three years, he lived in a local motel as part of a government emergency social housing programme. He was on the waitlist for adequate housing, but the number of households waiting on that list was ever-increasing. Siene's living arrangement did not put him in a good light with the bank. His casual employment led to infrequent paychecks, and when he was unemployed, there was a time lag before he received a benefit supplement. Siene would first need to schedule an appointment with a Work and Income case manager, before getting an indication of whether he qualified for an additional subsidy. Due to his inability to provide a permanent residence, the bank deemed Siene undesirable in terms of lending risks. And

[6] Although donations to schools are voluntary, families can feel under pressure to pay the schools, which can sometimes place pressure on household budgets, as in the case of Siene. The 2019 Budget initiatives have allowed funding of $150 per student per year for Decile 1 to 7 state and state integrated schools, alongside regular operational funding, if the schools' Board of Trustees cease to stop asking parents and caregiver to pay donations (Treasury New Zealand, 2019).

after being declined multiple times, Siene was eventually forced to borrow from a second-tier financial provider who charged him a high rate of interest.

As I was making a transition through my honour's year to a PhD thesis, versions of these work stories slowly became my doctoral story. What I observed in my daily interactions with people like Siene, Ngaire and Sally, was that the poor customers at my second branch pay more than the affluent customers at my first branch. People living in poverty do not only pay more in monetary terms, but they also pay through other means. Stories like Sally's, Siene's and Ngaire's are seen in the findings of this thesis, where people pay more in terms of time, inconvenience, pride and health. Their problems are not personal at all; they are what C. Wright Mills (1959) observed as personal issues that become public issues.

How these poverty stories intersect with and link into, everyday life is not just part of the lives of those customers at the bank. It is a broader phenomenon that is evident in the works of Desmond (2016) and Philippa Howden-Chapman (2015).

Eviction

Desmond's (2016) book *Evicted: Poverty and Profit in the American City*, helped make sense of my observations of poor customers at the bank. It is through Desmond's ground-level ethnographic study into the turbulent lives of eight families who struggled to find a permanent place to live that I learnt that the poor paid more for housing:

> If the poor pay more for their housing, food, durable goods, credit, and if they get smaller returns on their educations and mortgages (if they get returns at all), then their incomes are even smaller than they appear. This is fundamentally unfair (p. 306).

Apart from these low-income families, Desmond also followed landlords, including the owner of a trailer park, Tobin Sherrena, an African-American investor who learnt that there were gains to be made through inner-city properties in which white landlords were too scared to invest. For more than a year, Desmond detailed evictions from both sides of the market, producing searing portraits of the lives of poor tenants, court hearings, and personal challenges that led up to, and followed the eviction of tenants from rental properties.

As part of his fieldwork, Desmond spent time living in a White-only occupied trailer park in the Southside of Milwaukee. He also lived in a boarding house in the city's predominantly African American Northside. In both places, Desmond shadowed residents who faced the

threat of evictions. Desmond noted the "enormous amount of pain and poverty" in the city and within the domain of housing (2016, p. 335).

Desmond followed families like those of Arleen and Jori, Larraine and Scott, Pam, Crystal and Venetta, as they settled in an apartment, in a neighbourhood and community (through making friends, enrolling their children into a local school) only to be evicted as soon as they fell behind on rent. Removal companies tossed their possessions and personal belongings onto the pavement or deposited them into private storage, yet another imposed cost.

Since the storage fees were more than what the families could afford, they would scrape their loose change together and pay whenever they could to redeem some belongings, before falling short and losing their money and possessions, again. Like a broken record, the evictee began the cycle, this time with fewer belongings, but with another eviction on their record. Foreshadowing that, they would have to find a smaller and less habitable apartment, likely in a worse neighbourhood, and a worse school for their children. Describing the abrupt nature of their evictions, Desmond (2016) outlined the experiences of two deputy sheriffs whose duties sometimes included the administration of evicting tenants:

> No one was home for the next eviction, a two-story baby blue house. Half the time, the tenants weren't home. Some moved out before the sheriffs arrived. Others didn't realise their day had come. A rarefied bunch [of tenants] called the Sheriff's Office, asking if their address was on the day's eviction list. But many were unprepared and bewildered when the sheriff came knocking. Some claimed never to have received notice or pointed out, accurately, that the notice did not announce a date or even a range of dates when the eviction would take place (p. 115).

On one occasion, Sherriff John was evicting an unprepared tenant when he noted that:

> [the] mattress [was] on the floor, grease on the ceiling, cockroaches on the walls, and clothes, hair extensions, and toys scattered about … (p. 114).

On another occasion, there was still a "half-eaten birthday cake and a balloon still perky with helium" when the movers arrived (p. 117). Desmond's ethnography captured the dispossession and displacement of families when their items were tossed and shifted throughout the eviction process. The image of scattered items and leftover belongings encapsulated the chaotic lives of families living through housing instability:

> [the] movers took it over. Grabbing dollies, hump, straps, and boxes, the men began clearing every room. They worked quickly and without hesitation. There were no children in the house that morning, but there were toys and diapers. The woman who answered the door moved slowly, looking overcome. A sob broke through her blank face when she opened the refrigerator and saw that the movers had cleaned it out, even packing the ice trays. She found her things piled in the back alley. Sheriff John looked to the sky as it began to rain and then looked back at Tim. "Snowstorm. Rainstorm. We don't give a shit," Tim said, lighting a Salem (p. 115).

Desmond (2016) noted that eviction accounted for almost 40 per cent of one of the moving companies, the Brittain brothers' business (p. 113).

Desmond (2016) also focused on the tenant's emotional states: he described how eviction left tenants helpless, defeated and displaced. Not only do poor tenants live under the stress of scarcity, but they live with uncertainty and fear. What is unjust is that despite losing everything (money, material possessions, their home) in the process of eviction, they also, to an extent, lose their sense of selves. Desmond reported a strong sense of extraction.

In Desmond's (2016) words, evictions are scenes of incredible cruelty, if not a violent process that can be scarring for many; emotionally, mentally, physically, and financially. Lamar, for example, lost his leg to frostbite due to a brief period of homelessness after being evicted from his flat:

> Lamar remembered losing his job and apartment [...] Lamar ate snow during the days he was trapped in the abandoned house. His feet swell purple and black with frostbite until they look like rotten fruit (p. 27).

Eviction can diminish one's life chances. Through Lamar's story, we see how eviction is interwoven with other social issues like poverty, mental health, and how it is intergenerational.

Families are also at risk. Desmond (2016) described the look of a mother who had realised that her family would be homeless in a matter of hours. It was an intense mix of emotions, one of denial surrendering to the surrealism of what was inevitable: the eviction. At first, the woman had "borne down on the emergency with focus and energy," then she wandered through the halls "aimlessly" and in an "almost drunken" manner (p. 126). With the gum-chewing sheriffs leaning against the walls while a bunch of sweaty strangers piled up her belongings outside, the evictee had the "face of a mother who climbs out of a cellar to find the tornado has levelled the house" (p. 126).

The children in Desmond's (2016) ethnography were frightened by the eviction process. They were pulled out of school and moved to another, often without their consent, or having been given notice. The disruption caused by eviction meant that the children periodically lost whatever possessions they may have held. The adults, on the other hand, often found themselves the challenge of keeping a job, and the lack of a stable address meant that they could compromise their ability to hold or even gain an aid or benefit for which they could have been eligible. In Desmond's ethnography, only one evictee, Scott, a former nurse, eventually regained accommodation and a job. Another evictee, Crystal, when kicked out of her apartment, eventually resorted to prostitution. Arlene, a single mother of two, was last depicted making her 89th phone call in the hopes of seeking a new home for her family. Like incarceration, eviction worsens one's life positioning, making evictees undesirable tenants, condemning them to even more substandard and inadequate housing conditions.

Desmond (2016) mostly wrote about single black women with dependent children. He explained why families would not complain about their substandard housing conditions, often out of fear of being evicted. For example, Desmond captured the helplessness of a family when faced with the death of their eight-month-old baby who died in flames due to their 'slum-homes' being deadly fire traps. The families knew not to complain about the conditions; complain and you are evicted. Many of these substandard accommodations never got any repair work done. However, low-income families were too afraid to call the police when there was trouble because the police would threaten to contact their landlords, leading to a predictable outcome: eviction. Desmond explained that if an address generated three 911 emergency calls in a month, the police would issue the landlord with a "nuisance citation," and the landlord would probably evict the tenants (p. 191).

For the same fear of being deemed the cause of "nuisance," tenants were reluctant to report domestic violence incidents because they could not bear the consequences of "having police coming up" to their house (Desmond, 2016). In Milwaukee, at least one woman is murdered every week. It is without a doubt, a "devil's bargain" for many women; they either "keep quiet and face abuse or call the police and face eviction" (p. 192). Desmond reported that although African American females made up 9 per cent of Milwaukee's population, they made up 30 per cent of those evicted. It was at Milwaukee's eviction court, where the tenants were black women, and the landlord's lawyers wore "pinstripe suits and power ties" that Desmond had an epiphany:

> If incarceration had come to define the lives of men from impoverished black neighbourhoods, eviction was shaping the lives of women. Poor black men were locked up. Poor black women were locked out (p. 98).

Poor women and their children were much more vulnerable in the event of an eviction. Often, many of the people Desmond (2016) studied had to scrape all that they had (usually up to 70 or 80 per cent of their income) to pay for homes that were unfit for human habitation or face the fear and uncertainty that eviction brings. Desmond cautioned on the appalling expense of poverty:

> This degree of inequality, this withdrawal of opportunity, this cold denial of basic needs, this endorsement of pointless suffering – by no American value is this situation justified. No moral code or ethical principle, no piece of scripture or holy teaching, can be summoned to defend what we have allowed our country to become (p. 313).

Desmond (2016) discussed the enormous pain that comes with poverty. He asked: "If poor families are spending so much on housing, what are they going without?" (p. 328).

In Desmond's (2016) stories of eviction, the lives of poor tenants could be summed up by Lamar's description of his life, that "[living on] earth is hell" (p. 139). Lamar's response tells of the burden of eviction. Like Lamar, many poor tenants lived in precarious conditions with "maggots sprouting from unwashed dishes in the sink" and had to live with the constant stress of living with a mere "$2.19 a day for the family" (pp. 23, 25).

Desmond's (2016) ethnography allowed me to make sense of my observations of poor customers at the bank, of whom many dedicated a considerable portion of their income to their housing. The questions posed by Desmond are not foreign; they echo the plight of poor New Zealanders. Closer to home, Philippa Howden-Chapman (2015), in her book *Home Truths: Confronting New Zealand's Housing Crisis*, provides hard statistical evidence of the magnitude of New Zealand's substandard housing. Howden-Chapman's work offers another facet of the issue of housing instability. Her focus is not on eviction, but on living in overcrowded and substandard housing.

Home truths

According to the 2013 census, 35 per cent of New Zealand households, or 50 per cent of the population, resided in rental housing (Johnson, Howden-Chapman, and Eaqub, 2018). Among these rental accommodations, 44 per cent of the houses were identified substandard

and were poorly insulated. Nine per cent of the houses possessed no form of heating (Johnson et al., 2018). Cold houses led to the cultivation of dampness and mould, all of which led to poorer health outcomes for low-income families. Philippa Howden-Chapman (2015) drew on these findings and notes that among the privately-owned housing stocks which New Zealand possesses, the quality of rental housing was often inferior to those of owner-occupied homes.[7] Referring to the precarious state of housing in New Zealand, Howden-Chapman (2015) described:

> All too often, I wake in the morning to hear another mother lament the deterioration in her child's health due to the family's poor rental housing. Sometimes usually at the beginning of winter, I am called upon to comment on the scale of the problem. I also receive, throughout the year, a constant flow of emails and phone calls from nurses, doctors, tenants, politicians and concerned members of the public, asking for my help in finding decent homes for families – particularly women and children (p. 8).

Howden-Chapman (2015) summarised the current state of housing in New Zealand as an age of "housing insecurity" (p. 45), especially with the introduction of the renewable state housing tenancies in 2014. Under this policy, tenants' rights to remain in state housing were regularly reassessed. Howden-Chapman noted that this policy brought about greater insecurity among some of the poorest and socially vulnerable households in New Zealand. Both market factors and state policies failed to alleviate the housing plight of the poor, and among the many who suffered from the New Zealand housing crisis, young people and children were some of the most vulnerable. Howden-Chapman (2015) noted:

> The number of people living in crowded households has also increased, even as the number of households that are crowded has declined: that is, for those households that are crowded, the situation has become worse. Both the number of homeless people on the streets of the major cities and the number of people living in severe housing deprivation have likewise increased (p. 11).

[7] As of 1 July 2019, ceiling and underfloor insulation must be installed in rental homes where is it reasonably practicable (Ministry of Housing and Urban Development, 2019). This insulation regulation is governed through the Residential Tenancies Act, which require all rental properties to have insulation that meets the 2008 Building Code or have an insulation that is of at least 120mm (Ministry of Housing and Urban Development, 2019). The imposed insulation standard was part of the wider Healthy Homes Standard, which includes other standards such as heating, ventilation, moisture, moisture ingress and drainage and compliance timeframes. Landlords have until 1 July 2021 to comply with the Healthy Homes Standards within 90 days of a new tenancy, and all rental homes must comply to the standard by 1 July 2024 (Ministry of Housing and Urban Development, 2019).

Despite economic and technological advances, central heating is rare in New Zealand.[8] Turning on the heater is considered 'wasteful' due to its high running costs (Howden-Chapman, 2015).[9] Many houses in New Zealand are below the recommended World Health Organisation's minimum indoor temperature of 18 degrees Celsius (World Health Organization, 2007). Many tenants in New Zealand tend to congregate together in one room as a means to save costs on heating (Howden-Chapman, 2015). Howden-Chapman (2015) explained that:

> In the 2014 General Health Survey of 9,000 people, almost half of renters reported that they had a problem with dampness or mould, compared with only one-quarter of homeowners. The cold was the biggest problem reported, and one-third of people in single-parent families said their homes were often or always cold; the strongest predictor was whether they rented. Young people and Māori and Pasifika families were also more likely to report these and other problems with their house (p. 73).

Howden-Chapman also noted that those relying on the private housing market were the most likely to suffer from inadequate housing.

Howden-Chapman (2015) argued that young people and children were the invisible victims of substandard housing. In particular, Pasifika and Māori children suffered from high hospitalisation rates for preventable illness. Comparatively, New Zealand children were twice as likely to be hospitalised than European children. Howden-Chapman also noted that there is currently an excess of 1,600 winter deaths each year in New Zealand due to respiratory and circulatory problems among older people. Among those who suffer from housing-related illnesses, the poor who live in rented accommodation in urban areas have an increased likelihood to die in winter. Howden-Chapman (2015) correlated the relationship between housing and health:

> The physics of housing are well known. We know that cold indoor air is likely to contain more moisture: that is, to have a higher relative humidity. A house that is damp is harder to heat. Mould grows better in damp air. Viruses survive for longer on cold surfaces. Even a coroner has recently stated that it cannot be discounted that poor housing was implicated in the death of a child […] We know that being cold

[8] As of 2004, it was estimated that only 5 per cent of the households had central heating as an option (Taylor Baines & Associates, Smith, McChesney & Butcher, 2005).

[9] In New Zealand, there are five major generators: Contact Energy, Genesis Energy, Mercury Energy, Meridian Energy and Trustpower. Together, these five companies supply about 95 per cent of New Zealand's electricity demand. While Meridian Energy, Genesis Energy and Mercury are majority-owned by the New Zealand government, they operate as state-owned enterprises (Christchurch City Libraries, 2019). Contact and Trustpower energy are publicly traded companies.

> stresses the immune system and burdens the cardiovascular system with narrowed blood vessels and increased muscular work of shivering in an attempt to increase warmth; our body is generating heat through muscular work (pp. 71-72).

New Zealand faces the challenge of substandard housing on a macro level, where cold and damp houses stress the immune system of children and young people and bring about consequential health impacts (Howden-Chapman, 2015). Reflecting on New Zealand's collective societal values, Howden-Chapman asked: "don't we care?" - more specifically, "don't we as a society care enough to do something about the access, quality and security of housing for the poor?" (p. 74). Howden-Chapman's work helped to fill a gap in current literature and policy by highlighting the widespread nature of housing instability faced by low-income households in New Zealand.

Both Desmond's (2016) stories of evictions and Howden-Chapman's (2015) home truths on substandard housing opened pathways for this research project. Their research prompted me to question young people's stories of precarious housing because these narratives were limited in current housing and poverty discussions. This research allowed me to make sense of what I had observed with the customers I met at the bank, with each dishonoured payment to a power company signifying the possibility that a family was living in the cold. With each unexpected overdraft fee with interest debited, another family was forced to have a smaller budget for food that week, and each failed rental payment signalled the possibility that a family could be evicted. The stories of the 'poor pay more' that I observed at the bank inspired me to think about how I might research this topic outside the bank. I saw an opportunity with a youth group in the area, and I began volunteering once a week. It was there that I learned how the teenage children of the poor pay more in New Zealand.

The purpose of this study

Housing instability in its various forms combines to create debilitating experiences for those living with it, including young people. Yet young people are an invisible group. In the literature, little is known about how young people perceive the challenges of housing instability, and how they survive in the face of adversity, uncertainty, and fear. Desmond's (2016) question of "what are they going without?" sets one research question for the study. This study has an objective of exploring what New Zealand young people are going without when living with housing instability. Howden-Chapman (2015) provides the second research question: "How do young people' experiences of substandard housing implicate their health?" The third question builds on these to ask about the extent of housing instability

in New Zealand and who are the young people are experiencing it. Answers to these questions are outlined in the following ten chapters.

Chapter 2 reviews the literature on poverty and housing to establish core definitions, but also to confirm that while the issues of adult and child poverty are well canvassed, youth poverty is not. Discussion around youth poverty centres on youth homelessness, either on the topic of street youth or runaway youth. There is an absence of literature on young people' lived experience of housing instability. Part two of this chapter looks at the social exclusion caused by poverty and the invisibility of the poor as theoretical concepts, in order to understand how poverty silences one's voice when it comes to housing rights. This insight is vital as it helps to guide the epistemological framework of the current study where the emphasis is on amplifying the voices of young people – a core purpose of this study.

The review looked to Amore's (2019b) definitions of severe housing deprivation. However, relying on any one conceptualisation of housing deprivation, homelessness, or precarious housing may be inadequate in informing a preventive or interventionist housing approach for young people in New Zealand.

Widening inequality in New Zealand means that young people who are exposed to housing instability face consequential adversities with detrimental health outcomes, lower educational achievement and engagement, and overall diminished wellbeing. If the poor pay more, the girls in the study pay even more. Housing instability involves changes and adjustments that co-occur with the young people's transitions into adulthood responsibility.

Chapter 3 locates the study's methodology, arguing that a transformative-emancipatory research paradigm is needed, not only to amplify the voices of young people but to disrupt power differentials within research settings and to achieve social justice. This chapter also argues that mixed methods research comprising qualitative and quantitative analyses best captures the inequality and injustice in young people's experiences of housing. This study's research paradigm seeks to use culturally competent mixed methods strategies that draw guidance from kaupapa Māori research methods and collaborative research methods such as adopting friendship as a research method. The synthesis of friendship and kaupapa Māori principle of whakawhanaungatanga enabled this research to embrace the value of listening to young people throughout the research.

Chapter 4 demonstrates how ethnography and semi-structured interviews helped to achieve the aims of a transformative-emancipatory research paradigm. Ethnographic research

(observations and interviews) allowed the research to cultivate whakawhanaungatanga – creating meaningful relationships with participants. At the same time, the methodology called for the exercise of a duty of care during the process of research. Rather than reported individually, collective stories were gathered around central themes of the twelve girls' lived experiences of housing instability. The purpose of using *composite characters* was to uphold internal confidentiality (Tolich, 2004) while offering a window into the reality of the girls' lives. Together with a youth advisory group, I co-developed four composite stories to articulate key themes and challenges of girls' housing instability in Chapter 5.

Chapter 5 reports on the four composite characters, Marie, Ana, Talita, and Aroha. Their stories spoke about the collaborator-participants' experiences of housing instability. Marie's story was about moving from one home to another, often smaller in size, and how in each shift, personal items of great value were lost. Aroha's story highlights how housing instability is related to food insecurity. Aroha's story is that it is not "how many meals" one eats that matters, but rather "how many days you can get by." Ana's story further elaborates how housing instability exacerbates health inequalities, with young people from low socio-economic backgrounds simultaneously experiencing mould, limited or no access to necessities such as food, and warmth. Talita's story is more desperate. It demonstrates what happens when young people exhaust their resources and eventually end up on the streets, living in shelters. Talita's age (under 18 years old) was a barrier to accessing housing support. Although the four stories describe housing instability differently, what unifies them is how housing instability initiated a cascade of crises while limiting available support. Housing and poverty evict the girls from their childhood.

Chapter 6 introduces the study's quantitative methodology. This study used the Youth'12 data set that was collected by Auckland University's Adolescents' Health Research Group. I focus on the 3,970 respondents who are 15 to 18 years old and residing in urban geographical areas. This quantitative methodology also utilised information gathered in the qualitative inquiry to code the key variables. These variables include housing instability, the severity of housing instability, transportation limitation, food insecurity, and material lack. Housing instability was defined as any one of the following factors: running away from home, overcrowding, and frequent housing movements in the previous year. The coded variables were then employed in Chapter 7's quantitative analysis.

Chapter 7 identifies the extent of this type of housing instability among students in New Zealand. Forty-one per cent of students reported experience of housing instability. Both ethnicity and neighbourhood deprivation levels significantly correlated to experience and severity of housing instability. The data deduces that students who experienced housing instability have a greater risk of lower school engagement and achievement, feeling insecure, and experiencing depression. The quantitative analysis confirms the transferability of the girls' stories revealed in Chapter 5.

Chapter 8 triangulates the qualitative and quantitative analyses. The qualitative research findings enrich the results of the quantitative analysis and present the comparative data through six meta-themes. The first meta-theme argues that the girls' stories are not unique; housing instability is prevalent among New Zealand students. Integrating the girls' stories with the quantitative analyses led to the emergence of the second meta-theme; housing instability affects not only the poor but teenage children of the working poor. The third meta-theme identifies the overrepresentation of Māori and Pasifika young people in the experience of housing instability. The fourth meta-theme confirms the broader impact of housing instability on young people's wellbeing. Comparing the qualitative and quantitative data derived reciprocal causation between the different types of housing instability; this formulates the fifth meta-theme. The sixth meta-theme explains the need to read between the lines when interpreting data provided by young people. This exercise enhances the meanings attached to young people's experience of housing instability in this study.

Chapter 9 is reflective. While the study focuses on the girls' lived experience, my field notes recorded my own experience of studying youth poverty. The chapter discusses the ethical issues encountered within the research field when adopting friendship as a method; problems developed from unstable reciprocal friendship boundaries, negotiating consent, and irregular consents. The research led to an innovative research technique to address the challenges – emoji-voice. Emoji-voice was an (unexpected) outcome of my collaboration with the girls.[10] This method visually articulates the girls' lived experiences of housing instability in Chapter 10. The reflection also reveals unforeseen findings where, as a researcher, I reconciled my mixed emotions and reactions when I found myself drawn into the stories of housing instability after a participant requested to 'stay' at my house. This ethical dilemma led to the

[10] Given that emoji-voice was an organic outcome of the collaborative methodology used, the credit of emoji-voice belongs to my collaborators. I have arranged the discussion of emoji-voice at a later chapter in the thesis given that it is not my research methodology to claim. Rather, it is the product of my participants and my collaborative efforts.

sudden realisation that I had never consented to be part of this research. The chapter concludes with a reflection on the importance of researcher emotional safety, the preparation of a resource sheet for both the participant-collaborators and the researcher, and the need for third-party expert supervision.

Chapter 10 discusses the girls' experience of housing instability using emoji-voice. Emoji-voice depicts the girls' stories: Marie's exhaustion and displacement when living with her cousins, Ana's endurance of the blistering cold when walking to school, Aroha's food insecurity, and Talita's sleepless nights when couch surfing. The use of emoji-voice adds dimensions to how this thesis explains the girls' stories.

Chapter 11 concludes the thesis by challenging Amore's (2019b) conceptualisation of severe housing deprivation; for young people who moved more than once within a year, the implications are grave and worthy of policy action. With each move, young people moved to a suburb further away, with more dangerous, smaller, or colder homes. The girls' stories become increasingly complex. Very often, these young people lost their personal possessions along the way. Each move brought disruption to their education, including a simple need to purchase a new school uniform. More importantly, young people did not always move with their families, as such, housing movements harmed their mental wellbeing and sense of security.

Policy development in the prevention of homelessness or intervening in housing deprivation requires a broader understanding of the different meaning of housing for young people, and the need to acknowledge that young people's experiences of housing instability may differ from those of adults. Young people are in a critical period of transformation in their lives, and the transience that housing instability brings is disruptive to their education and support network. These disruptions mean housing instability was different and severe for young people. Young people, therefore, require housing solutions that are unique to their needs. Marie, Ana, Aroha and Talita were offered as portraits to assist. This thesis's presentation of the girls' stories and examination of their survival of housing instability argues the vital need to listen to young people's housing needs. Only through acknowledging their different housing needs can policy initiatives support young people with the transition into adulthood responsibilities. The study concludes with recommendations such as the census collecting housing information about children and young people, a need for a nation-wide outreach initiative to collect data on young people living with housing instability, and housing policies

aimed at young people that consider supporting their unique needs by offering wrap-around services.

2

SITUATING YOUNG PEOPLE IN HOUSING AND POVERTY

In recent years, there has been a growing consensus among social scientists on the multi-dimensional nature of poverty. Poverty not only refers to a lack of income but also signifies one's inability to participate in society; this includes access to healthcare, education, employment, and housing. In New Zealand, where housing is primarily distributed through the private market, people with lower incomes, less wealth, or less access to credit (typically due to employment insecurity), typically have a lower sense of housing security and affordability (Howden-Chapman, 2015). Housing instability is, therefore, a poverty issue. Despite the government's attempt to understand the issue of housing instability through the inclusion of housing-related questions in the 2018 census, there still exists a gap in current knowledge focussing on young people's experiences of housing instability.

This chapter is organised into three parts. Part One of this literature review begins with an outline of current poverty definitions. Any meaningful discussion on housing instability requires an understanding of its relationship with poverty. This literature review looks to Georg Simmel's observation of the non-visibility of 'the poor' to theorise the implication of young people living in poverty. It assesses the history of housing inequality in New Zealand and explains how poverty socially excludes those who are vulnerable in their right to adequate housing. Part two situates where young people fit in the current discussion of housing and poverty. While the current government were explicit in their moral duty to assist children in poverty, they were however, ambiguous around their obligation to protect young people's interests. Part three explores the many facets of housing instability and how it manifests in different forms. It reviews studies of youth housing and argues that that current literature on young people's housing problems focuses predominately on youth homelessness or those related to the exiting of foster care. This imbalance within the literature paints a fragmented understanding of young people's housing experiences. The

chapter concludes with an assessment of housing instability's impact on young people's wellbeing.

Housing and poverty

> [W]e have to raise poverty, to understand that poverty has direct impacts on society, not simply because we pay for it but because we will keep paying for it over time. Deep poverty is not a temporary event (Tuhiwai Smith, 2013, cited in Rashbrooke, 2013, p. 2)

As Tuhiwai Smith (2013) has advised, we first need to acknowledge the link between poverty and housing instability before understanding the resulting implication. For the majority of low-income families, housing is their biggest expense (Desmond & Bell, 2015). Many New Zealanders experience housing inequality arising from difficulties in finding an adequate and affordable house. The percentage of households who spend more than a quarter of their gross equivalised household income on rent has risen drastically. Single-parent with dependent children families were the most vulnerable, increasing from slightly over 50 per cent in 1981 to over 80 per cent in 2001 (Perry, 2017). Noting the relationship between poverty and housing, Ganesh Nana, an economist and a member of the New Zealand Expert Advisory Group, explained:

> Housing is central in so many ways. It affects inequality in wealth as a proportion of New Zealander's wealth is in their family home. It compounds inequality in income, as an inadequate amount of money remaining after housing costs then limits people's options. Family decision around housing can also open or close many opportunities. They can limit or enhance access to good jobs (which are not often found near areas of affordable housing); to community facilities and infrastructure; and to schooling and broader education opportunities; and can affect people's ability to participate in and contribute to community activities and to develop networks (2013, p. 27).

Nana's (2013) observation enabled this literature review to identify three characteristics of housing instability. First, housing instability is intrinsic, rather than complementary. In other words, housing instability is a process and dynamic which allows deprivation to not only arise but also persist, along with the perpetuation of the agents that cause it. Secondly, conceptualising housing instability through the notion of social exclusion allows consideration for the study of society's structural characteristics concerning vulnerable

groups, including their socially defined traits (such as ethnicity, age, class and gender) (Morazes & Pintak, 2007). Lastly, understanding housing instability as a symptom of inequality leads to a shift in the distributional issues, the resolution of which is deemed a *sine qua non* for ending poverty (Davis & Sanchez-Martinez, 2014).

Housing dynamics – from substandard housing, overcrowding, and eventually eviction – exert a powerful influence over one's wellbeing and life opportunities. As Desmond and Bell (2015) argued, there is a need to pull housing back into current poverty debates. The use of the term 'poverty' often "carries with it an implication and moral imperative that something should be done about it" (Piachaud, 1987, p. 161). Academics have typically framed the problem of poverty with other accompanying qualifiers such as absolute or relative poverty (Davis & Sanchez-Martinez, 2014). In New Zealand, the poverty experienced by most young people is relative (Townsend, 1979), where these sufferings are associated with hunger, living in unsafe circumstances, and the inability to enjoy a fulfilled life (Haigh, 2018).

The father of modern economics, Adam Smith, defined poverty as "the inability to purchase necessities required by nature or custom" (1776, p. 24). In this definition, Smith noted that the social and psychological status aspect of poverty (that is, custom) receives an equal weight to one's material, and purely economic condition (that is, nature) (Davis & Sanchez-Martinez, 2014). "[T]he necessities of nature" according to Smith (1759) are: "the wages of the meanest labourer can supply them. We see that they afford him food and clothing, the comfort of a house and a family" (p. 61).

Smith (1759) further clarified this definition by elaborating the type of necessities required for one to be a "non-poor":

> By necessaries I understand not only the commodities which are indispensably necessary for the support of life, but whatever the custom of the country renders indecent for creditable people, even of the lowest order, to be without (p. 393).

Smith (1759) mixed the absolute measure (necessities required by nature) with aspects of a relative measure (necessities by custom) (Davis & Sanchez-Martinez, 2014). He explained that:

> A linen shirt, for example, is, strictly speaking, not a necessary of life. The Greeks and Romans lived, I suppose, very comfortably though they had no linen. But in present times, through the greater part of Europe, a creditable day-labourer would be ashamed to appear in public without a linen shirt, the want of which would be supposed to denote that disgraceful degree of poverty which, it is presumed, nobody can well fall into without extreme bad conduct (p. 393).

The latter claim confirmed that there is an element of relativity concerning the state of being poor. Smith (1759) pointed out that to be relatively poor was to be lacking in things that were deemed essential, and this was dependent on the context of that time and place. The sense of 'lack' can, therefore, include being 'shameful' and 'humiliating' (Wilkinson & Jeram, 2016). This critical view is crucial when conceptualising poverty, as at the core of this understanding stands the stigmatising and shaming of those in poverty. Relative poverty defines poverty in relation to the economic status of other members of the society: people are poor if they fall below prevailing standards of living in a given social context (Wilkinson & Jeram, 2016). In other words, relative poverty most commonly refers to low incomes relative to median income. In countries like New Zealand, poverty is associated with inadequate social services, healthcare, transport, education, and of course, housing.

Within contemporary research, Peter Townsend (1979) defined poverty as "the lack of the resources necessary to permit participation in the activities, customs, and diets commonly approved by society" (p. 88). A measure similar to that of Adam Smith (1759), it is one that tended towards relativity. Poverty, according to Townsend, should be examined not only through the use of income as an indicator, but through other factors such as accumulated and inherited wealth and access to resources. The flow of resources an individual accrues is governed by a set of a differing system that operates them. Poverty, in this sense, is in part, the outcome of the combination of these systems at work (Davis & Sanchez-Martinez, 2014). According to Townsend, poverty is a situation where someone's resources:

> […] are so seriously below those commanded by the average individual or family that they are, in effect, excluded from ordinary living patterns, customs, and activities (Townsend, p. 31).

Definitions of poverty are context-dependent and ever-evolving. Depending on the context, purpose, and application – narrow or broad – a different approach towards housing is

undertaken. For example, a narrow conceptualisation brings clarity to the definition of the problem (Nolan & Whelan, 1996). The rhetoric exists that if poverty means everything, then it means nothing at all (Madden, 2015). A focused and narrow definition of poverty allows academics and policymakers to operationalise and measure the problem, for example, housing issues such as overcrowding, housing unaffordability, and substandard housing with damp and mould. On the contrary, a broader conception of poverty recognises that poverty is more than just income and material resources (Atkinson, Cantillon, Marlier, & Brian, 2002), and considers the experiential aspect of living with housing instability such tenure insecurity. In both understandings of poverty, the lack of access to affordable and adequate housing includes "a constraint of choice" (Madden, 2015, p. 2), and those living in poverty lack the choices that many take for granted.

Both Townsend's (1979) and Smith's (1776) conceptualisation of poverty documented the exclusion effect that poverty causes. Housing instability, in the form of social exclusion, is a resulting effect of poverty. Georg Simmel (1908), in his observation of *Der Arme* (*The Poor*), reiterated society's exclusion of the poor:

> Poverty hence presents a unique sociological constellation: a number of individuals occupy a specific organic position within the social whole through purely personal fate; but it is not personal destiny or personal conditions which determine the position but rather the fact that others – individuals, associations, or social totalities – attempt to correct this state of affairs. Hence it is not personal need which makes for poverty; rather, the sociological category of poverty emerges only when those who suffer from want are receiving assistance (p. 493, cited in Coser, 1965, p. 142).

Although the poor have a unique status in modern societies, it is a status marked only by negative attributes, that is, the status-holder is the 'have not'. This status, thus, distinguishes the individual from any other status-holder in society. His or her prescribed status does not carry with it the expectation of a social contribution, and this lack of expectation of a social contribution is, in turn, manifested through their lack of social visibility.

(In)visibility of the teenage children of poor

Social exclusion and neoliberal ideologies coincide to further marginalise the poor, often distorting the social visibility of their problems and experience. Georg Simmel (1908), in his study of the poor, observed that to the Puritan conscience, the poor – being given the

social position of the "eternally damned" – were not considered a part of the society. William Perkins, a leading 16th-century Puritan preacher wrote:

> Rogues, beggars, vagabonds or corporation, not of any particular Church: and are as rotton legges, and armes, that droppe from the body […] to wander up and downe from yeare to yeare to this ende, to seek and procure bodily maintenance is no calling, but the life of a beast (cited in Coser, 1965, p. 141).

He specifies in another passage:

> […] wandering beggars and rogues, that under no certain Magistracies or Ministrie, nor joyning themselves to any set societie in Church or Commonwealth, are plagues ad banes of both and are to be taken as main enemies of this ordinance of God (p. 141).

Simmel (1908) argued that the poor were socially excluded and did not belong to the body of society. They were not subjected to the bonds of solidarity which binds its members; despite their 'social function' of affording the rich with the opportunity for socially prescinded "good deeds," and allowing the rich to fulfil their moral condition. Referring to the works of Simmel, Coser (1965) argued that the poor were not considered in their own right but mainly as a means to fulfil the spiritual needs of the rich and that it is this 'peculiar' function of the poor that helped unify the Christain community. Yet, like the Indian untouchables, the poor were often assigned social statuses which marked their exclusion from the social order. Society, therefore, overlooked the needs of the poor and failed to extend solidarity to this group.

In modern societies, the deprived are assigned to the core category of the poor when they require aid and receive assistance (Simmel & Jacobson, 1965). The acceptance of assistance "removes the man who has received it from the precondition of the previous status; it symbolised his formal declassification" (Simmel, 1908, cited in Coser, 1965, p. 489). It is not a person's lack of economic means that makes him belong to the category of the poor, but rather, society defines the man based on his occupational status, for as long as this continues the individual is not classified (Coser, 1965). For example, while doctors or butchers may suffer financial strain, they are still typically referred to as doctors or plumbers, and not 'the poor'. Simmel's (1908) observation of the poor, although from a different era, applies to modern-day New Zealand where there exists such an emphasis on paid job and

occupational statuses (Sudden, 2016). In her study on the experiences of welfare recipients in New Zealand, Sudden reported that many of them faced an enormous challenge of stigma. One of her participants pointed out:

> I realised being home and being on the benefit of being really poor and not having support really for all of us are potentially only a few steps away if you happen to get into the wrong course in life […]. I worked very hard through my life not to ever be in a difficult position, but it still happened […]. You think you're safe, but you might not be depending on what happens in life. And then the [2011 Christchurch] earthquakes… we realised you think you are really safe and stable but things can change, and then they all mount up and all of a sudden you are in this really vulnerable place (p. 109).

Within contemporary New Zealand, having paid work is almost a central source of "normal identity" (Cullen & Hodgetts, 2001). People often perceive and judge others on the criterion of what they do for a living. Being deprived and in need of assistance means that a person often lacks this socially approved role and is deemed incapable of contributing back to society. This position in a society tends to be one of shame and to some extent, a lowering prestige. Individuals in need of help; therefore, do not feel a sense of full membership in society (Kelvin, 1984; Windfield, Tiggemann, Winefield, & Goldney, 1993). In Beddoe and Keddell's (2016) critique on the potential risk of social workers reinforcing poverty stigma in New Zealand, they observed that:

> The doctrine of neo-liberalism has intensified a new discourse of welfare which is individualised, surveillant and punitive and one where stigma and blame coalesce to internalise shame in those experiencing poverty (p. 149).

In a sense, the poor are not only deprived of material prerequisites for full participation in social life but are deprived of self-worth (Cullen & Hodgetts, 2001).

Coser (1965) explained that "those who are assigned the status of the poor offend the moral sensibilities of other members of society, who unwittingly, or wittingly, keep them out of their sight" (p. 142). Here, Coser noted a kind of moral invisibility societies has for the poor. In New Zealand, mainstream society often treats benefit recipients as 'second class' social citizens (Humpage, 2010). Being "poor" is a status degradation; as Harold Garfinkel (1956) described: "the public identity of an actor is transformed into something looked on as lower

in the local schemes of social types" (p. 420). The societal perception of an individual becomes significant in such a sense that it alters the role and purpose played by the individual.

Referring to the works of Goffman (1961) on asylums, Coser (1965) argued that: "[o]nce a person is assigned the status of the poor his role changed, just as the career of the mental patient is changed by the very fact that he is defined as a mental patient" (p. 186). The act of seeking assistance is also symbolic such that from that point, the private troubles of an individual become a public issue (Coser, 1961). Coser's (1965) analogy of the status of being poor as a diagnosed mental patient highlighted that the poor's behaviour and problems are exposed to the observability and scrutiny of society, whereas members of nearly all other status groups, the group of the 'haves,' are granted a right to privacy. Symbolically, like a mental health patient in an asylum, the poor are denied a right to conceal part of their behaviour from the public's gaze.

An example relevant to New Zealand is a welfare recipient and their interaction with social institutions (such as Work and Income). Individuals are expected to 'declare' details of their lives to social institutions, or risk carrying the label of a benefit 'fraud'. Within the context of housing, an individual applying for state housing assistance must provide details for reasoning and to provide evidence to advocate their need for help. In the domain of private rental housing, individuals are required to provide bank statements, go through credit, or police checks and other character referees as a screening procedure to attain rental housing (Bayer, 2015). The poor are almost always obligated to make his private life open to public inspection (Merton, 1957); the "protective veil" which is made available to other members of society is explicitly denied to them (Coser, 1965, p. 145).

When resources are allocated to members of any other status group in society, they are almost always free to utilise the resources as they see fit. However, in the case of the poor, expectations differ strongly. When money as a resource is allocated to the poor, they do not have free disposition over its use. For example, Desmond (2016) argued that the stereotypes of the poor dismiss the plight of eviction by glossing it over with an individual's 'poor budgeting' or 'wanton spending'.

This process by which the poor seek help is a symbolic act; the receiving of assistance is ritualistic where once the process is over, the poor now wear a label signifying his or her

inability to contribute to society and are, therefore, invisible in the articulation of their problems. This very process has "infantilised" the poor (Coser, 1965, p. 145). The poor are treated like children where they must report to their parents on their "wise use" of allowances. Relating Coser's (1965) observation to young people's housing instability, it becomes apparent that young people are located in a double-bind within current housing instability discussion, one for their 'social status' of being in need of assistance, and another, due to their 'age'.

There is a growing recognition that policies and legislations that concern children and young people do not always appear to reflect the social, economic, and family contexts in which young people are immersed (Swarbrick, 2012). This means that the wishes and views of children and young people who are affected by a policy or a research study are often ignored or unattended to. Tuhiwai Smith, Smith, Boler, Kempton, Ormond, Chueh, and Waetford (2002) argued that:

> The view that youth are passive individuals waiting for adulthood has served to deny the possibility of young people exercising agency over their lives, making their own experiences and being engaged in purposeful and strategic analysis of social structure (p. 177).

For a long time, children and young people have been regarded as passive recipients of adults' care, protection, decision, and teachings (Qvortrup, 1994). Often deemed incomplete beings who are not *yet* autonomously human, children and young people have been seen as objects that have not yet been moulded or socialised (Qvortrup, 1994). However, Burrows and Wright (2004a) have argued that young people have good understandings of what is good or not for their health and wellbeing. In fact, children and young people offer unique perspectives (2004b), and their perspectives on issues such as housing instability can look and feel very different from those experienced or understood by adults. Despite the value of their opinions, young people have rarely been engaged in the decision-making process of policies which impact them. Rather, their voices and experiences have for too long, been ignored.

This silencing of children and young people's voices stems from two main factors: an assumption that children lack experience and competence, and a generalisation that their worldviews are influenced by their parents (Smith, 2007). Researchers' conceptualisations of children and young people can be problematic and inappropriate when the research

paradigm centres on the discourses of 'age and maturity,' and when 'needs' are deemed as determinants of children and young people's development and behaviour (Morss, 1996; James, 2004). As Bird (2003) explained:

> What sort of 'child' is created by the expert-defined needs discourse? Such a child has needs that are obvious, and uncontestably, true for all children and requiring no corroborating input from particular children themselves. This obscures the diversity within children of various ethnicities, genders, cultures, capabilities, and experiences (p. 39).

Consequently, several academics (Christensen & Prout, 2008; James & Proud, 1990; Qvortrup, 2009) have challenged the notions of competency, social conditioning and the context in which a person is situated. Having such a lens implies that both children and adults are both competent and incompetent, depending on what they are faced with. As such, children and young people should be recognised as social actors. They are capable of carrying out meaningful interactions that make a "difference to a relationship or decision, to the workings of a set of social assumptions of constraints" (Mayall, 2002, p. 21), and this means their stories of housing instability should be listened to, acknowledged and acted upon.

The application of social exclusion reframes poverty as a characteristic of society at large and occurs when society prevents or hinders its members from participating (Hills & Stewart, 2005). The lack of visibility of the poor and their children socially exclude them from access to stable, adequate, and affordable housing. Pulling housing back to the centre of the poverty debate points to the fact that poverty denies one's right to participate, conduce, produce, politically engage and socially interact in one's life (Hills & Stewart, 2005), and housing instability, inequality, and discrimination are both causes and outcomes of this exclusion.

Housing inequality and discrimination

The growing gap between the rich and the poor not only highlights the issue of poverty but the fact that poverty exists because of the soaring disparity between the rich and the poor in New Zealand (Rashbrooke, 2013). In 2016, the top 10 per cent of New Zealand households received over a quarter (26 per cent) of the total population equivalised income (Perry, 2017). The top 30 per cent, on the contrary, received just over half (53 per cent) of this income (Perry, 2017). The average household in the top 10 per cent of New Zealand has

nine times the income of the one in the bottom 10 per cent (Rashbrooke, 2013, p. 3). Adding to this, the top one per cent of adults in New Zealand own 16 per cent of the country's total wealth, while the bottom half, put together, only have over five per cent of this wealth. This burgeoning gap in inequality is an essential part of New Zealand's poverty discourse. If income and wealth stay concentrated at the top, then those at the other end of the spectrum will inevitably stagnate or become worse off when there is an increase in wealth of those at the top (Wade, 2013).

Arguably, the implemented programs and policies surrounding poverty and housing inequality directly or indirectly benefit the rich, and at times, this benefit favours the 'haves' more than the 'have nots' (Øyen, 2002; Levitas, 2005). For example, Bruce (2003) argued that the Accommodation Supplement was a "superficially compassionate social initiative" that merely transfers state wealth to landlords. Other initiatives, such as the Working for Families' tax credit, serve as an excuse for employers who pay wages below the minimum living standard (Bruce, 2003). As living standards continue to rise while inequality is ignored, programmes and policies encouraging social inclusion and poverty alleviation are inefficient in their efforts comparatively (Austin, 2006). While the persistence of income inequality serves as a barrier to afford adequate housing, there exist other factors that hinder access to housing. These factors include indigenous origins, class, ethnicity, gender, age and urban-rural differences.

There are individuals who are involuntarily isolated from society face exclusion, even when they have adequate economic resources (Jung & Smith, 2007). For example, Elliot and Sims (2001) found that race is one of the strongest predictors of poverty and that the implementation of pro-growth policies overlooks both its impact and its consequences on vulnerable groups (Elliot & Simes, 2001). Hoover, Formby and Kim (2004) observed a similar phenomenon; namely, that non-white people in the United States have failed to benefit from economic growth and poverty reduction programmes.

Although home ownership in New Zealand peaked in the late 1980s and early 1990s, there was little impact in the home ownership of Māori and Pasifika-headed households. Several successive covert studies of discrimination in the private rental market suggested that Māori are more likely than their Pākehā counterparts to experience racial discrimination when renting a house (MacDonald, 1986). A comparison of the 2003 and 2006 New Zealand Health Survey found that, whether buying or renting, Māori were up to fourteen times more

likely than Pākehā to be treated unfairly because of their ethnicity (Waldegrace, Karlsen, & Nazroo, 2006). Such discrimination, particularly within the private rental market, constricts the availability and choices of housing among low-income Māori and Pasifika families (Li-Chia, Talamaivao, Minster, & Timutimu, 2012).

Due to its colonial past, Māori were excluded from many of the housing initiatives in New Zealand. For example, when post-war governments (both National and Labour) made efforts to improve state housing in New Zealand, as well as to promote policies and pathways towards homeownership (Howden-Chapman, Bierre, & Cunningham, 2013), a large proportion of Māori were still left in poor quality housing. A letter from the Palmerston North Medical Officer of Health Duncan Cook, to the Director-General of Health, raised concerns about the overcrowded housing conditions among Māori families in Tangoio:

> Following a recent epidemic of pneumonic influenzas, the Health Inspector reports that certain Natives are still living in overcrowded conditions and suggests that the sale of sixteen of the huts by the Native Department to Natives be expedited with the view to improving the overcrowded conditions. I suggest, therefore, that you write the Native Department again painting [sic] out our apprehensions with respect to the health of this community and request that if possible, some active programme be put into effect (Department of Health, cited in Howden-Chapman et al., 2013a, p. 108).

Māori have been excluded from mainstream housing and assistance. Howden-Chapman et al. (2013a) argued that government housing policies have frequently rejected Māori access to housing benefits on the basis that their housing needs were to be met by the Native Department, and further, that the Native Department was underfunded. Compounding their exclusion and disadvantage, Māori had to deal with the challenge of being judged as 'deserving' or not (Bierre, Howden-Chapman, Signal, & Cunningham, 2007). It was not until the mid-1950s that Māori were able to apply for State Advances loans; however, their eligibility was dependent on whether they were:

> considered to be 'living in European manner' (i.e. not rural), 'if the personal factor is satisfactory' (i.e. meeting standards normally expected of a reasonable member of the community), and 'if the security offered is in an area acceptable to the corporation' (i.e. urban, in a Pākehā area, with private single holder title) (Department of Māori Affairs cited in Bierre et al., 2007, p. 56).

As more Māori moved into urban areas seeking greater opportunities for themselves and their children, this underlying inequality increased. Bill Pearson, a writer and critic, pointed out in a book review written in 1960:

> Many pakehas are willing to accept Maoris as equals only if they conform to European values and standards, while other pakehas may deride them for attempting to act otherwise than they were expected to. Many pakehas, too, are unable to distinguish between the enforced segregation of a minority and segregation that is desired by them: thus, some pakehas, in the name of an abstract equality will advocate the abolition of the four Maori seats and the Maori schools at the same time as they were complacent about the exclusion of Maoris from the more desirable suburbs (cited in Howden-Chapman et al. 2013a, p. 109).

From the 1940s through to 1960s, more assistance and policies were in place to assist Māori in attaining housing stability. The lending cap for Māori housing loans was lifted, increasing the loan term to twenty-five years. The government also offered a 25 per cent subsidy for houses built by the Department of Māori Affairs, an establishment which emerged from the former Native Department (Howden-Chapman et al., 2013a). Such policies implemented oversaw a rise in Māori homeownership, and financial equity was transferred to many Māori, especially those who previously were unable to provide deposits to secure mortgages. These initiatives, part of a general trend towards improving outcomes for Māori, although valuable, were not able to fully redress the effects of Māori dispossession (Howden-Chapman et al., 2013a). Māori are still, to date, more vulnerable to housing instability, and are confronted with the many damaging consequences of this instability.

Housing instability in New Zealand

The current literature linking housing instability and poverty points to a need to define housing instability in relation to the social exclusion of low-income families. However, the conceptualisation of housing instability should not rely on any single form of definition. Without a concrete understanding of the research problem, be it poverty, inequality, and housing instability, analyses on poverty run the risk of becoming a "lamppost the drunk uses for support, instead of to shed light" (Easton, 2014, p. 18). Referring to Boston and Chapple's (2014) report of the Expert Advisory Group on Solutions to Child Poverty, Easton (2014) cautioned:

> The book reports the evidence of the high incidence of poverty among children (and their parents) based on Perry (2013), but it does not ask what causes poverty. This is a common omission among those who have a policy agenda since they can use the research evidence to justify the policies they are advocating without showing the two are connected. In particular, it avoids having to draw the conclusion that since the research says that the poor lack sufficient income the solution to poverty is, presumably, to give them more income (p. 18).

Any single definition of poverty and inequality is likely to be misleading, and this applies to the conceptualisation of housing instability. Amore's (2019b) thesis spearheaded a broad definition of severe housing deprivation in New Zealand. She argued that severe housing deprivation could be understood as a violation of the minimum adequacy housing standard. In the first benchmark, Amore outlined three core dimensions of housing adequacy: habitability (structural features), privacy and control, and security of tenure. The diagram in Figure 2.1 outlines the requirements needed to fulfil each dimension:

Figure 2.1 The three core dimensions of housing adequacy, broken down to the basic criteria for each dimension outlined by Amore (2019, p. 80).

Dimension	**Basic requirements**
Habitability (structural features)	**1** Enclosure  **2** Basic amenities 
Privacy and control	1 The dwelling is enclosed (as per Habitability criterion 1); *and* 2 The dwelling has all basic amenities (as per Habitability criterion 2); *and* 3 The dwelling is managed by the resident/s on a day-to-day basis (not by an external party) – that is, it is a private dwelling; *and* 4 The person is a permanent resident (not staying in the dwelling on a temporary basis).
Security of tenure	Legal termination of tenancy rights are equal to the minimum provided to people living in private rental housing.

Amore (2019b) drew on definitions of previous poverty indicators for the criteria of habitability, such as the United Nations Committee of Economic, Social, and Cultural Rights' General Comment No.4 on the Right to Adequate Housing, which recommended that:

> All beneficiaries of the right to adequate housing should have sustainable access to natural and common resources, safe drinking water, energy for cooking, heating and lighting, sanitation and washing facilities (1991, Article 8, cited in Amore, 2019b, p. 79).

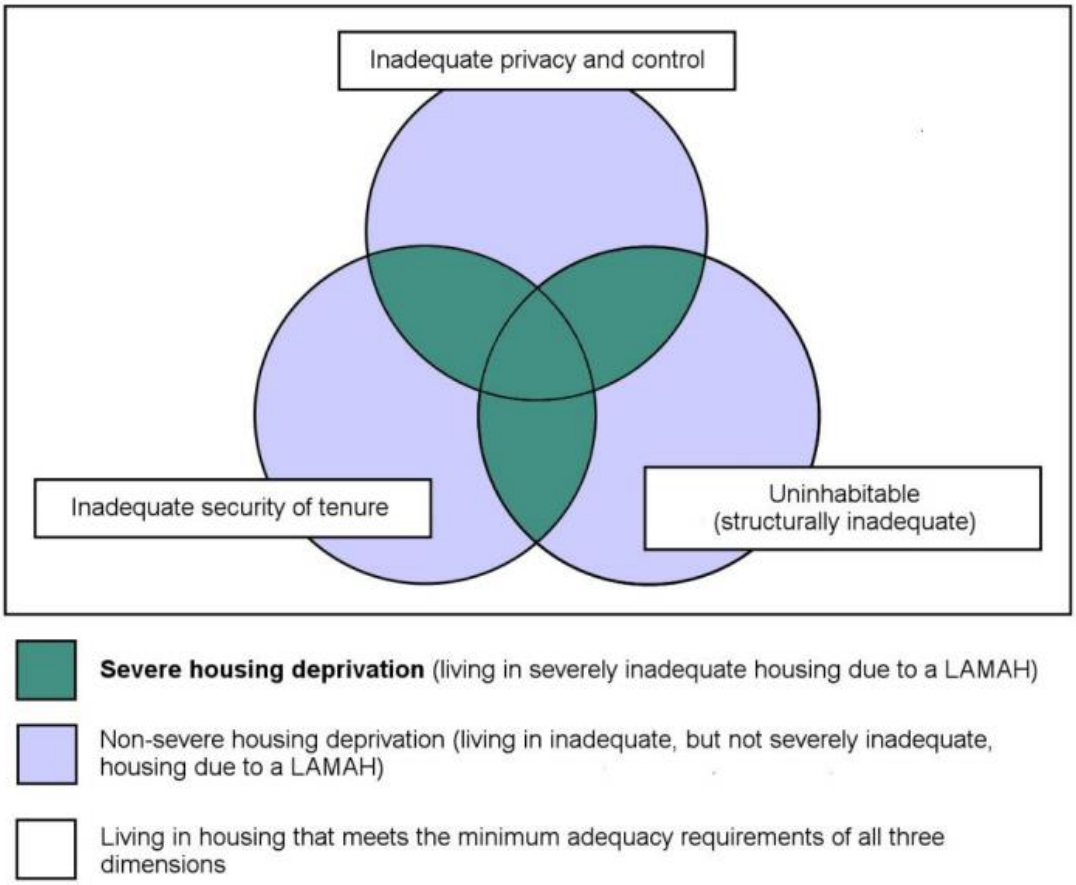
For the second dimension on privacy and control, Amore (2019b) listed four elements:

1) enclosure;
2) amenities, where both element 1) and 2) coincided with the Habitability criterion;
3) dwelling managed by the residents, and this means that residents who do not have 'space of one's own,' and
4) being a permanent resident.

The last dimension of housing adequacy, according to Amore (2019b), was the security of tenure, whereby individuals need to be protected from forced (unfair) eviction and guaranteed long-term residence in a particular dwelling.

In the second benchmark, Amore (2019b) acknowledged the aspect of 'lack of access' to minimally adequate housing. She argued that the latter aspect was required because "[p]eople living in severely inadequate housing are not necessarily severely housing deprived" (p. 83). Lacing the benchmarks together, Amore outlined a conceptual model of severe housing deprivation, and this model is illustrated in Figure 2.2.

Figure 2.2 Conceptual model of severe housing deprivation (Amore, 2019b, p. 84).



Amore (2016), therefore, proposed that "severe housing deprivation exists in the intersections of the habitability (structural features), privacy and control, and security of tenure" (p. 4). This means that experiences of any one of the dimensions alone – uninhabitable accommodation, the lack of privacy and control, and the absence of tenure security – would be defined as housing deprivation but non-severe.

Although Amore's (2019) definition has expanded on contemporary understandings of homelessness (Chamberlain & MacKenzie, 1992; Busch-Geertsema, Culhane, & Fitzpatrick, 2016; Bramley, 1988), her definition stems from what Madden (2015) would identify as a narrow conceptualisation of poverty. This was justifiable in her thesis, where her agenda was to measure the prevalence of severe housing deprivation in New Zealand. The current study, however, has a different objective and seeks to understand how housing dynamics intersect to influence young people's housing experience, health, and wellbeing. This study, therefore, refers to the broad term 'housing instability' as an attempt to capture the many facets of the housing crisis in New Zealand.

The purpose of the broad term was to explore how policy initiatives could adopt a preventive approach as opposed to an interventionist stance when developing housing strategies for young people. Quilgars, Fitzpatrick, and Pleace (2011), for example, advocated for a proactive housing conceptualisation and thus, strategy, when supporting young people:

> Until we have youth housing strategies, as opposed to youth homelessness strategies, we will never actually plan for young people's transition and their housing needs, and we will always be adopting a deficit model around homelessness. And if anything, we seem further away from that now, then perhaps we were before. So this constant planning to prevent homelessness, as opposed to planning to meet the housing needs of our youth – well, to me, you get what you plan for don't you? If you have all crisis provision, you'll have a crisis. If you have all homelessness provision, you'll get homelessness. If, however, you recognise that young people do grow up, do need to move on, do have housing issues, and you start to plan for that, from the various backgrounds that they come from, then you are more likely to deal with that issue […] You would never dream of only having a homelessness strategy for the entire housing needs of your population, would you? No, we don't do that. But we do that in terms of young people (p. 45).

The logic follows that there are other housing experiences prior to someone being severely deprived. While it is important to identify the vulnerable groups who are severely deprived, it is equally vital to identify those on the trajectory toward this state of crisis. This study, therefore, operationalises housing instability as a term to encapsulate the many facets of precarious living, such as unaffordable housing, substandard housing, frequent housing movements, overcrowding and homelessness in New Zealand.

Rising housing costs and increased housing demand

Households renting have a lack of control over housing costs and dislocation, and Desmond's (2016) story demonstrated the far-reaching nature of housing instability. Current rental laws do not preclude long-term rentals in New Zealand. It is common in the private market to have a one-year fixed tenancy with the average ranging relatively short term of about two years (Johnson et al., 2018). When households do not have a fixed-term tenancy in place, a landlord is required to give 90-days' notice when ending a lease (Johnson et al.,

2018). As a result, there is a decline in tenure security among renters within the private housing market. The social housing sector mirrors this insecurity.

Johnson et al. (2018) have argued that government-owned housing stock has decreased over the years, with 2017, the year where Crown ownership of state housing was at its lowest since 2000. They note that in the last decade, the number of dwellings owned or managed by Housing New Zealand had dropped from its peak of 69,711 units in mid-2011 to 62,917 units in June 2017. Johnson et al. also noted that Housing New Zealand is responsible for the assessment of tenancy eligibility, managing the housing register, calculating the income-related rent subsidy, and conducting tenancy review since 2015. There is no concrete measure of the demand for social housing in New Zealand. Hence, the impact of the decrease in state-owned housing has been left unmonitored.

A commonly accepted indicator of unmet demand for social housing need is the social housing waiting list. Johnson et al. (2018) noted that the Ministry of Social Development had administered this register since 2014. They further asserted that as of September 2017, 5,844 families seeking social housing that had a severe housing need were on this register. This figure was 27 per cent higher than the previous year and 72 per cent more than that figure in September 2015.

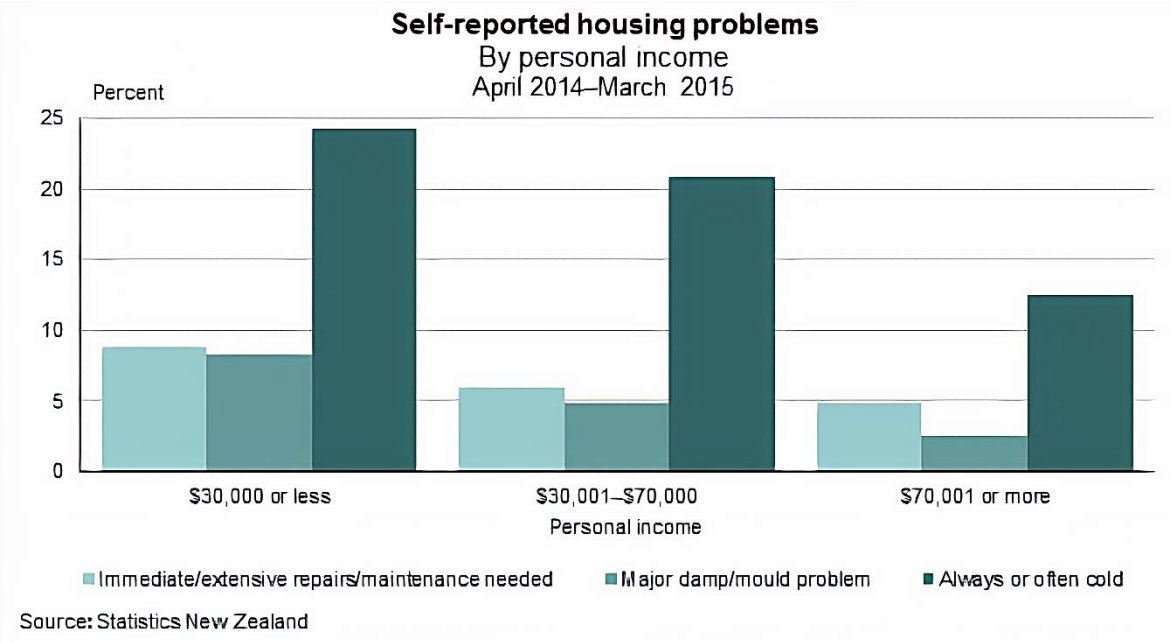
The decline in state-owned housing stock fuelled this increase in households renting privately. Between 1991 to 2013, the proportion of people in state housing compared with those in private rental housing changed significantly. Johnson et al. (2018) found that the proportion of renting households who did not own their home and were renting from the private market rose from 60 to 83 per cent. Further, for Māori households, this rose from 41 to 77 per cent, and for Pasifika people, this increased from 27 to 56 per cent. In the same period, the proportion of people who were successful in their application for social housing fell by 16 per cent for the total renting population (Statistics New Zealand, 2013). The issue of unaffordable housing meant that some families were forced into substandard housing as a means of compromise.

Substandard housing

In New Zealand, there has not been an extensive random sampling of housing quality. However, there is consistent evidence which demonstrates that on average, private rental dwellings – generally older housing stock – are in the worst condition, followed by those

within the social housing sector (Statistics New Zealand, 2011; 2015; Johnson et al., 2018). The New Zealand General Social Survey (NZGSS) administered by Statistics New Zealand (2015), found that low-income households were more vulnerable to substandard housing that was cold, damp, and mouldy and required immediate or extensive repair. Figure 2.3 highlights this contrast by outlining housing issues experienced by families as a function of household income.

Figure 2.3 Housing problems experienced by families as a function of household income (Statistics New Zealand, 2015, p.3).



Data collected by Statistics New Zealand (2011) through the previous General Social Survey pointed to the fact that families facing hardship were overrepresented in substandard housing that was cold and damp (Statistics New Zealand, 2011). Low-income families facing severe or significant material hardship were three to four times more likely to report a major housing problem compared to households that enjoyed a good standard of living (Statistics New Zealand, 2011).

New Zealand families were not only experiencing substandard housing in the form of coldness, damp, and mould; they reported other housing issues such as tight living spaces and pest infestations (Statistics New Zealand, 2011). Table 2.4 illustrates the breakdown of housing issues experienced by New Zealand families.

Table 2.4 Housing problems faced by New Zealand families (Statistics New Zealand, 2011, p. 7).

Problem	Percent	Number of people
Too cold or difficult to heat/keep warm	15	525,000
Too small	11	387,000
Damp	10	343,000
Has pests, such as mice or insects	8	259,000
In poor condition	6	217,000
Too expensive	5	183,000
Hard to get to from the street	2	74,000

Pasifika and Māori families were overrepresented in reports of substandard housing. While Māori families had higher exposure to damp housing, Pasifika families faced the challenge of cold housing (Statistics New Zealand, 2011). At the time of the 2011 census, Māori accounted for approximately 13 per cent of the New Zealand population. However, Māori households represented 22 per cent of those who reported damp housing (Statistics New Zealand, 2011). The high proportion of Māori and Pasifika families experiencing substandard housing was again confirmed by the 2014 NZGSS results (Statistics New Zealand, 2015).

Households with sole parents were also more vulnerable to cold and damp housing (Statistics New Zealand, 2011). Research conducted by the Building Research Association of New Zealand (BRANZ) (2012), for example, demonstrated that the physical condition of rental housing was generally worse than that of owner-occupied houses (Buckett, Jones, & Marston, 2012). The BRANZ House Condition Survey of 560 houses found that 32 per cent of rental housing was 'poorly maintained' when compared to 14 per cent of owner-occupied housing and that 56 per cent of rental housing exhibited visible signs of mould compared with 49 per cent of properties overall (White, Jones, Cowan, & Chun, 2017).

In general, mould was observed less frequently in houses that were owner-occupied (Keall, Baker, Wickens, Howden-Champman, & Cunningham, 2012). The apparent difference in housing quality faced by tenants meant that low-income families and their children were

more vulnerable to health and safety risks associated with substandard housing (Keall et al., 2012). Low-income families were also susceptible to frequent housing movements.

Frequent housing movements

As a consequence of rising residential property values, houses are being bought and sold as investment commodities (that is, property). New Zealand's favourable lending conditions for housing investors have exacerbated the crisis of unaffordable housing (McArthur, 2020). Current tenancy law requires landlords to give tenants a 45 days' notice to relocate when a property is sold. The burden of paying a bond and the costs of relocation lie with the tenant. A BRANZ report found that 36 per cent of Auckland tenants who moved in a period of two years did so because their rental house was sold (Witten et al., 2017). At the same time, average rents have risen faster than average income, with Christchurch the only exception (Ministry of Business Innovation and Employment, 2015). Although this is just a sub-sample of private renters, the average length of time households stay in the same rental property is reflective of the current housing shortage, unaffordability, and the difficulty of homeownership.

Findings from the Growing Up in New Zealand (2014) study demonstrated that between birth and nine months, children born into families who resided in private rental housing were the most likely to have experienced early mobility. Nearly one in two (49%) children in private rental housing moved at least once compared to those from families that were homeowners, where fewer than one in five children experienced mobility (Morton, Atatoa Carr, Berry, Grant, Bandara, & Mohal, 2014). Without a doubt, frequent housing movements are becoming a more common experience in New Zealand. However, state tenants are not immune to this phenomenon.

The sale of statehouses, accompanied by the tightening of inclusion rules and the implementation of 'reviewable tenancies,' means that families are 'churned' through state housing with shorter periods of stay in state-owned houses (Johnson et al., 2018). Between 2014 to 2018, 42,512 state tenants left Housing New Zealand properties; however, this figure included individuals who left because they went to a rest home, hospital, prison or died. According to the information supplied by Housing New Zealand, in the same four-year period, 5,739 tenants left when Housing New Zealand initiated a termination (Johnson et al., 2018). Although there is a wide range of reasons for tenancy termination (such as rent

arrears, damaged dwelling, the property was sold, and individuals no longer eligible because their income was over the set threshold), there are undeniably severe consequences for these families.

A recent study by Nathan, Robertson, Atatoa Carr and Howden-Chapman (2019) found that children who moved houses excessively in New Zealand were more vulnerable to socioemotional and behavioural difficulties. Although the study focused on preschool children, it hinted that frequent housing movement could have a negative impact on young people.

Being uprooted from one's house, neighbourhood, and community on a frequent basis is devastating to one's health, education, and overall life outcomes (Desmond, 2016; Fowler, Vagi, Barnes, & Frazier, 2015). These adverse effects are exacerbated when families are forced to move due to arrears or having damaged a property (which sometimes could be no fault of their own). In particular, being evicted can create a stigma for former (state and private) tenants (Desmond, 2016). This stigma acts as a barrier against the families' ability to find a home in the future as it exposes them to high chances of perpetual housing instability and the risk of homelessness. Children and young people are directly impacted by housing movements. This rise in tenure insecurity and the resulting frequent housing movements mean that some families are forced to live in overcrowded condition to meet rental costs.

Overcrowding

Overcrowding can be categorised into two types: structural crowding and functional crowding (Gray, 2001). Structural crowding occurs when there is a deficit of one or more bedrooms, while functional crowding exists when a household chooses and behaves in a manner that leads to crowding (Scott, Laing, & Park, 2016). One such common instance is due to the inability to affording heating costs for the dwelling. The 2013 census found that nine per cent of families living in overcrowded households were unable to afford heating in their houses (Statistics New Zealand, 2014). Whether it is structural or functional, overcrowding also occurs when families share a dwelling as a strategy to reduce the per-person rents.

According to the information provided in the 2013 census, around 10 per cent of the population lived in crowded households (Ministry of Health, 2014). Children were

overrepresented in overcrowded households (Ministry of Health, 2014). Over half of the crowded households had two or more children living in them (Ministry of Health, 2014). Pasifika people were also more likely to experience crowding, with every two in five Pasifika people living in crowded housing (38 per cent). On the other hand, one in five Māori (20 per cent) people live in crowded households. Both Māori and Pasifika people were overrepresented when compared to their Pākehā counterparts; where only four per cent of Pākehā experienced overcrowding (Ministry of Health, 2014). Compared to the previous census, the percentage of overcrowded households remained unchanged; however, the number of people living in these overcrowded dwellings have increased (Ministry of Health, 2014).[11] In other words, the severity of overcrowding experienced by households has worsened.

Converging literature on the different types of housing instability has highlighted that some groups are more vulnerable to housing instability than others, and this includes low-income households, single-parent families, Māori and Pasifika people, and children. The different types of housing instability, like symptoms of poverty, intersect and compound in impact. When vulnerable groups exhaust their resources, homelessness becomes an eventual outcome for many who experience housing instability.

Homelessness

Homelessness is a focal point in the discussion of New Zealand's housing crisis, and this is because homelessness is an indication of whether current housing policies are effective and efficient. Johnson et al. (2018) pointed out that despite the government allocating a budget of $43 million to emergency housing, there is an absence of a systematic recording or monitoring structure to capture information on homelessness on a period basis. Indeed, the authors noted, there is no available data on New Zealand's "floating population" (p. 37). Further, the Ministry of Social Development has acknowledged that there is a considerable number of homeless families who are currently not enlisted on the social housing waiting list. The lack of data surrounding this group means that policymakers are unable to ascertain the scale of the problem. The homeless population is particularly vulnerable since they do not have the means or access to social assistance.

[11] There was a slight increase in occupancy rate in severely crowded households (from 7.1 people per household to 7 people); however the rate of crowded households (where one additional bedroom is needed to prevent crowding) has remained the same at 4.8 people.

A report by the Ministry of Business Innovation and Employment (2017) estimated that some 4,197 people were without habitable accommodation, and 37,010 were living in temporary accommodation, or in a shared or crowded household. Using data from a sample of community emergency housing providers, Johnson, Howden-Chapman, and Eaqub (2018) found that the current level of homelessness far surpassed the current level of available assistance. In 2017, for example, 82 per cent to 91 per cent of people were turned away. That is, for every ten people who approached these social agencies and emergency housing providers, only one to two people were successful in attaining accommodation. Families go through a rather laborious process in navigating the system to seek alternative housing arrangements. It is apparent from the data that both families and frontline social workers are stressed under current housing policies.

Mainstream data collection methods such as the census, although reliable, can be ineffective in capturing information about this group due to their transient living arrangements. Amore et al. (2013) attempted to gather more accurate information on this group by widening the definition of homelessness as severe housing deprivation. This definition of severe housing deprivation aimed to capture groups beyond the stereotypes of rooflessness, by including invisible homelessness such as living in temporary accommodation.

Amore et al. (2013) reported that 34,000 people were severely housing deprived in 2006. The authors noted that the prevalence of severe housing deprivation increased by 9 per cent between 2001 and 2006. During the 2013 census, there was a significant rise of 15 per cent in the number of people facing severe housing deprivation (Amore, 2016). In 2013, every one in 100 New Zealanders was homeless (Amore, 2016). What is perhaps most concerning was that more than half of the homeless population (51 per cent) was younger than 25 years old, which suggests that young people are likely victims of housing instability. The Minister of Housing and Urban Development Hon Phil Twyford (elected in 2017) admitted that current housing policies were failing low-income families and their teenage children:

> With homeownership now at a 60-year low and families forced to live in overcrowded houses, it is clear New Zealand's housing system is failing too many people. That an unknown number of children are living in cars and thousands more are admitted to hospital every year with preventable illnesses caused by poor housing, is nothing short of a tragedy (cited in Johnson et al., 2018, p. 2).

Minister Twyford's confession verified Desmond and Bell's (2015) concern that the current imbalance of housing and poverty research means that "many questions absolutely central to the lives of poor families remain largely unanswered" (p. 29), one of which is young people's experience of housing instability.

Where do young people fit in the discussion of poverty and housing instability?

Adolescence is not a natural category but a relatively recent social construct used to describe a specific group of people (Billett, 2020). Any meaningful study of young people's experiences requires the researcher to not only acknowledge adolescence as a psychological and physical life stage, but broaden their understanding to include the social constructions and conceptualisations of young people, and their role in society (Billett, 2020). To understand how young people experience poverty and housing instability, it is imperative for this study to explore their challenges within a wider socio-cultural context. This means that when understanding how young people cope with housing instability, their resulting behaviours – whether delinquent or not, need to be explained as a possible functional response by the young person to their marginalised position (Billett, 2020; Benette and Kahn-Harris, 2004).

In New Zealand, the Ministry of Youth Development considers youth as a life stage from 12 to 24 years old. G. Stanley Hall, an American psychologist whose work examined adolescent development, concluded that adolescence is a time of 'storm and stress' when young people experience puberty and biological changes, and other disturbances such as an increased sensitivity towards stressful situations (Hall, 1904; cited in Billett, 2020). According to Hall (1904), this stage spans the ages of 13 and 24. Equally important, New Zealand youth and housing studies researchers need to look to Māori understandings of adolescence.

Within Māori worldview, adolescence is identified as rangatahi Māori. The term rangatahi has its roots in the verb *raranga* – which is the Māori word for 'weaving' (Berryman, Eley, & Copeland, 2017). Berryman et al. (2017) proposed to use rangatahi to describe adolescence, as this term captures the phenomenon that young people are influenced by their significant others such as families and communities while having autonomy over their own decisions, actions and agency for self-determination:

> We propose that our weaving bring together three key components. As we have constructed this metaphor we have thought of these ragatahi Māori as ngā whenu (warp threads), weaving through their engagement with others. Adults (such as educators and researchers) who, through their various spheres have influenced rangatahi Māori in their education journal, we have thought of as ngā aho (the weft threads). We use this raranga (weaving) metaphor within an image of the political environment that continues to be dominated from a Western worldview – the policies and practices that are the (often unseen) structures that underpin and interplay in the weaving together (or not) of the contributions from rangatahi Māori and their educations (p. 3).

Rangatahi Māori are often overrepresented in the experiences of poverty and housing instability, and it is important to listen to and include their stories.

This research, like much other youth studies research (Furlong and Cartmel, 1997; Epstein, 1998; Billett, 2011; Martin, 2019), rejects the assumption that adolescence is a homogenous and unified group (Widdicombe and Wooffitt, 1995; cited in Billett, 2020). Billett (2011) argued that young people's experiences differ from those of adults. Young people are met with challenges unique to them, especially when housing transience occurs during a time of transition to adulthood.[12] Many academics have articulated the necessary advantages of including young people's experiences when examing social issues. For example, Andy Furlong and Fred Cartmel (1997), in their study of young people, concluded that:

> […] the study of youth provides an ideal opportunity to examine the relevance of new social theories; if the social order has changed and if social structures have weakened we would expect to find evidence of these changes among young people who are at the crossroads of the processes of social reproduction (p. 2).

Listening to young people's experiences of housing instability provides a special vantage point for researchers to conceptualise housing issues, especially when current evidence points to the fact that young people are overrepresented in experiences of housing instability.

[12] I would like to thank Dr. Paulina Billett for her suggestion on using "young people" as a term to describe youth between the ages 15 to 18 years old. Adolescence is typically used to denote a psychological time period. Young people, on the other hand, a term most often used by youth theorists, is used to denote a time period which is based on dependency, particularly economic dependency. The term "young people" is, therefore more appropriate for this thesis given the arguments to young people's economic position and the housing market.

Amore (2016), using the 2013 Census data, found that young people between the ages of 15 and 24 years old were the largest group among the homeless population. She noted that young people typically share accommodation with friends or family in severely overcrowded housing. However, they may have periods staying with friends and family, but move out when they are no longer welcome. International literature suggests a range of reasons as to why young people end up homeless, and this includes factors such as running away from a violent home, having a traumatic event involving family, or other reasons such as anxiety, depression, and other mental health issues (Rosenthal, Mallett, & Myers, 2006). Although current literature is expanding, there is limited information around young people's experiences of housing instability, particularly around experiences of 'invisible homelessness'.

In the 2004 "Adequate and Affordable Housing for All" conference, Housing New Zealand Corporation's policy manager, Blair Badcock, declared an urgent need for New Zealand to develop housing strategies that are focused on young people's unique needs. There is an idea that a society should be judged in terms of what it does collectively for its most vulnerable members, as the late Hubert H. Humphrey explained carefully:

> It is often said that the moral test of government is how that government treats those who are in the dawn of life, the children; those who are in the twilight of life, the elderly; those who are in the shadows of life; the sick, the needy and the handicapped (cited in Peters, 2013, p. 1).

If a nation's moral net worth is to be judged in terms of the health and wellbeing of its children and young people, then for a highly developed country like New Zeland, there is definitely more work to be done. The Organisation for Economic Cooperation and Development (OECD) report 'Doing better for children' (2009) ranked New Zealand 29th out of 30 OECD countries in our efforts to achieve the wellbeing of our children and young people. Dominic Richards, the co-author of the report, stated that:

> New Zealand needs to take a stronger policy focus on child poverty and child health, especially during the early years when it is easier to make a long-term difference. Despite the relatively good average educational performance, gaps in education between top and bottom performers are higher than they need be (p. 1).

Adding to the narrative of doing more for New Zealand's young people, the Expert Advisory Group on Solutions to Child Poverty (2012) argued that children have a right to a decent standard of living, which is an essential condition for them to reach their fullest potential and to achieve full participation in society. This report explained:

> Poverty limits children's daily lives and their opportunities and exposes them to the risks of illness, social and emotional damage, and poor educational attainment. Poverty experienced in the early years or for long periods casts a shadow over the future and can lead to long-term health problems, decreased potential for gainful employment and lower adult earnings. Children who grow up poor also have a higher chance that their own children will grow up poor. (p. 8).

Poverty and low wealth mean that children and their families are limited in their access to housing options.

The continuous discussion on poverty's detrimental effect on children led the New Zealand government to pass the Child Poverty Reduction Act in 2018, with the aim to:

1) Encourage a focus by government and society on child poverty reduction;

2) Facilitate political accountability against published targets;

3) Require transparent reporting on levels of child poverty (s3).

While this legislation is a "historic cause for celebration" (Children's Commissioner, 2018), the bill was ambiguous around its obligation to protect young people's interests. According to the legislation, a child was defined as a person who was under the age of 18 years old. This definition partially extended its inclusion of young people (up to 18 years old) but excluded young people who were older. In addition, this bill failed to consider the reality that young people's poverty and housing instability evolves and differs through different life stages. For example, the act recommends the measurement of child poverty using household income (Child Poverty Reduction Act, s10), however, young people may not always reside with their family, and some are already living in a transient situation. Such a measure did not account for these young people living with housing instability. The Expert Advisory Group on Child Poverty explained that:

> Children living in poverty are those who experience deprivation of the material resources and income that is required for them to develop and thrive, leaving such children unable to enjoy their rights, achieve their full potential and participate as equal members of New Zealand society (Children's Commissioner's Expert Advisory Group on Solutions to Child Poverty, 2012, p. 2).

What the advisory group has recognised for children's rights, needs to be extended to young people. This commitment needs to be explicit. Young people vulnerable to poverty and housing instability face barriers in their ability to integrate and grow within society.

There is a growing body of research attempting to evaluate young people's housing experiences (Yates, Mackenzie, Pennbridge & Cohen, 1988; Farrow, Deisher, Brown, Kulig, & Kipke, 1992; Kirmayer, Malus, & Boothroyd, 1996; MacDonald & Marsh, 2005). Although these works explore important questions, these commentaries typically focus on young people's housing instability as homelessness (Bucy & Nichols, 2008), running away (Kurtz, Kurtz, & Jarvis, 1999), or young people exiting foster care (Brown, 2010). Nonetheless, this research is important in shaping our understanding of young people's experiences of housing instability; a common theme observed was that young people's homelessness differed to those of adults.

Equally vital, exiting literature has identified that homelessness is an eventual outcome, whereby young people endure periods of instability and turbulence before ending up on the streets (MacKenzie, 2003; Martijn & Sharpe, 2006). A systematic review of literature by Jelleyman and Spencer (2008) on the impact of residential mobility in childhood outcomes, observed that only seven out of the 22 studies focused on young people. Among those studies that seek to understand excessive housing movements' impact on young people, only two of the seven studies observed the experiences of young people between the ages of 15 and 18 years old. Young people's housing instability is unique and diverse. This is because while some young people are in precarious situations due to their families' circumstances, other young people face housing uncertainty on their own. Academics and policymakers need to expand their scope of inquiry to deal with the diverse housing instability experiences effectively and to prevent youth homelessness, and it is the intention of this study to do so.

Poverty and housing instability exist in a continuum for many. While this literature review agrees with current literature on the need to attend to the issue of measuring, monitoring, and minimising child poverty, it is equally important to apply the same for young people. The children suffering from poverty and housing instability today are the young people continuing this cycle tomorrow. Madden (2015) observed the importance of recognising the stories of those who are impacted by poverty when defining the problem of poverty. He argued:

> We all need to expose ourselves to stories and lives of those who do struggle so that we are talking about them as people so that their faces and lives don't get lost in a sea of statistics ad graphics. Graphs are tidy; people are messy (p. 1).

It is, therefore, crucial that this discussion on poverty comprises the voices of those who are overlooked, particularly young people.

Theorising the effects of housing instability

There exist several theoretical models that can provide a framework for an understanding of the psychological and social impacts of housing instability. Two sets of theories are frequently used to conceptualise housing instability's effects on young people: 1) mobility experience theory, and 2) Bronfenbrenner's nested ecological model. The framework formulated through these theories serves to guide the interpretation and analysis of data.

Mobility experience theory

Events of housing instability, if prolonged or intensified, can permanently disrupt the psycho-social functioning of individuals (Scanlon & Devine, 2001). Mobility experience theory proposes that the impact of unstable housing on social and psychological wellbeing can be understood within a contextual framework of motivation, conditions, and temporality (Hagan, Macmillan, & Wheton, 1996). Such a theory suggests that housing instability is not merely a sequence of events, but rather, a set of social and psychological experiences that result in a successful or unsuccessful adjustment to a new environment. Housing instability is, therefore, moderated by four factors: the history of housing instability, the amount of time living before the change occurs, factors and barriers that led to housing instability, and lastly, the subsequent condition of housing compared to the previous and the distance of the move (Scanlon & Devine, 2001).

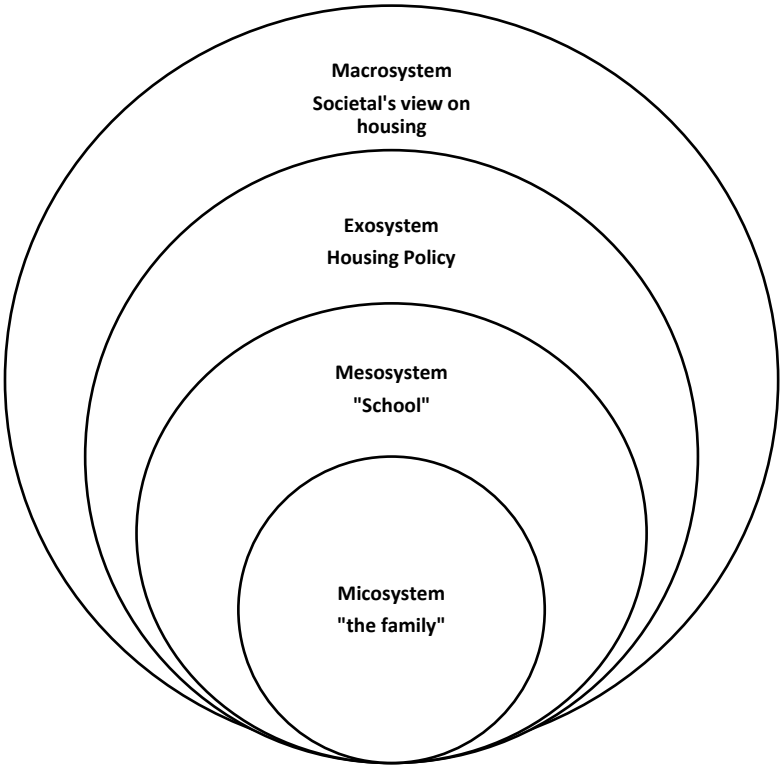
Having more time to plan the changes in housing can have a positive impact on successful post-move adjustment (Scanlon & Devine, 2001). In circumstances where housing movements were planned, the history of housing instability could be a type of "inoculation" against the stressors of instability (Scanlon & Devine, 2011, p. 125). However, time is often a privilege that poor households do not have, and this was evident in the stories of eviction depicted by Desmond (2016).

Scanlon and Devine (2011) argued that barriers around the housing movements impact an individual's sense of control and expectancy around the move. They found that a move precipitated by negative barriers – such as eviction and financial constraints – makes the adjustment more difficult. Lastly, the subsequent condition of housing and the distance of housing movements are often to be inversely related to housing adjustment. For example, the authors argued, worse housing conditions also create a greater sense of displacement and require a longer period of adjustment when young people move further away from their support source. Mobility experience theory, therefore, offers this research a framework for the interpretation of young people's housing instability experiences on a personal level, focusing on characteristics associated with the young people's daily lives. However, to understand how the broader multidirectional systems interact with young people's housing experience requires reference to Bronfenbrenner's (1979) nested model of ecological systems. This theory enables the current study to understand how housing instability affects proximal processes, that in turn, influence young people's health and development.

Ecological systems theory

Bronfenbrenner (1979) described the topology of the ecological environment as "a nested arrangement of structures, each contained within the next," which must be examined as an interdependent whole to fully understand the forces surrounding a developing individual (p. 22). His initial articulation of Ecological Systems Theory identified four such structures, or systems — the microsystem, mesosystem, exosystem, and macrosystem — that are nested around a focal individual like a set of concentric circles, or what Bronfenbrenner had suggested, a set of Russian dolls (matryoshka dolls) (Watling-Neal & Neal, 2013). At the lowest level of Bronfenbrenner's (1979) nested hierarchy, microsystems are settings where the individual has a direct role, experiences, and social interactions with others. Figure 2.5 illustrates this model.

Figure 2.5 Traditional Bronfenbrenner's (1979) Nested Model of Ecological Systems.



Applying this theory to the context of young people's housing instability, a young person plays the role of a child or a sibling within their immediate family, also identified as their microsystem. It is within the microsystem that the young person has direct experiences; for example, living in an overcrowded home. The young person's mesosystems are where their microsystems are nested, and these include social interactions between two of the individual's settings. For example, a mesosystem could consist of a meeting between young person's parents and their teacher at a parent-teacher meeting. This meeting represents a social interaction between members of the young person's family microsystem and school microsystem.

The next outer system is the exosystem, where what happens within this system affects the young person, but the young individual does not directly participate in any of the activity, for example, the construction of housing policy. Finally, there are the macrosystems, which include broad cultural influences or ideologies that have long-ranging consequences for the young people. An example would be the neoliberal societal views that emphasise the myth of poverty or those who are "more deserving" than others to receive support, and such ideological beliefs affect young people's housing experiences.

In addition to the four core systems of ecological systems theory, Bronfenbrenner (1986) later introduced the chrono-system, a system reflecting change or continuity across time that influences each of the other systems. When young people move from one house to another house, this transition occurs within the chronosystem.

In terms of young people's experiences of housing instability, the ecological model highlights how young people's and family characteristics such as sociodemographic status, families' access to resources, as well as external support and constraints, all interact to influence the young person's housing context (Sargert & Evans, 2003). The ecological systems theory allows this research to situate young person's housing experience within wider cultural norms (Crowley, 2003), family financial capital (Conley, 2001), and external factors such as housing policies and housing stock, as well as the renting process (Flippen, 2001; Turner & Kingsley, 2008).

In New Zealand, where there is relatively weak regulation and enforcement over rental quality (Johnson et al., 2018), along with landlords' preferences for periodic or short-term fixed tenancies, children and young people are exposed to the realities of housing instability. The proportion of children below the ages of 15 who live in rental housing has increased significantly between 1986 and 2013 (Johnson et al., 2018).[13] Housing plays a critical role in providing children and young people with stability. As such, when families lack housing stability, children and young people face detrimental consequences.

Housing instability's impact on young people's health and wellbeing

Housing instability has been linked to poor developmental outcomes. There can be myriad consequences of housing instability. For example, individuals who move frequently are less likely to be affiliated with a primary health care provider, such as a General Practice doctor, nurse, or being enrolled in a medical centre (Jatrana, Richardson, & Crampton, 2013).

International studies have also found that children who moved house in the first year of life are at significant risk of emergency admissions for potentially preventable hospitalisations during their early years (Hutchings et al., 2016). Children living in rental housing, where the houses are often of lower standards, were more significantly likely to report respiratory and injury hazards than children living in owner-occupied properties (Keall, Baker, Wickens,

[13] This increase in children living in rental accommodation occurred at a time when the proportion of children in the population fell from around one-quarter to slightly over one-fifth of the total population in New Zealand.

Howden-Champman, & Cunningham, 2012; Keall, Baker, Howden-Champman, & Cunningham, 2008; Keall et al., 2013). They are more likely to be rehospitalised and are more likely to die young (Oliver et al., 2017). The Ministry of Health reports that approximately 6,000 children are admitted each year due to diseases that are related to 'housing-sensitive hospitalisations,' and these children are about 3.6 times more likely to be rehospitalised, and ten times more likely to die the following ten years (Oliver et al., 2017).

For New Zealand's low-income families, overcrowding is the main driver for high rates of close-contact infectious diseases (Baker et al., 2012). Such diseases are prominent among Pasifika people and Māori children. The rates for hospitalisation of Pasifika people and Māori children are twice those for European children (Baker et al., 2012). Tuberculosis, for example, is closely associated with household crowding in New Zealand (Baker, Das, Venugopal, & Howden-Chapman, 2008). It is reported that approximately 10 per cent of the hospital admissions per year for diseases such as pneumonia, meningococcal disease and tuberculosis are often caused by overcrowding hospitalisation (Baker, McDonald, Zhang, & Howden-Chapman, 2013). Johnson, Howden-Chapman, & Eaqub (2018), using the hospital discharge data, estimated that some 619,667 hospitalisations affected 390,220 children and a total of 1,469 deaths that had occurred between 2000 and 2014.

Poverty and housing instability mean that mothers are not only stressed and anxious but are at risk of depression (Desmond, 2011). This financial stress is associated with physical and psychological health problems in children and young people (Elder, 1974; Clark-Lempers, 1990; Mistry, Brener, Tan, & Kim, 2009). In some cases, housing instability and financial pressure create a risky climate where the young person is abused or neglected (Cunningham, Pergamit, Baum, & Luna, 2015). The scarring effects of housing instability go beyond the domain of health and wellbeing; young people's life chances are diminished in the process.

Housing instability and young people's life chances

A large body of research on housing instability indicates that it has an unfavourable short and long term association with young people's schooling (Pribesh & Downey, 1999; Haveman, Wolfe, & Spaulding, 1991; Wood, Halfon, Scarlata, Newacheck, & Nessim, 1993). The Competent Children project, a longitudinal study that followed 500 children in the Wellington region, found that at age 12, only 25 per cent of students remained in the same school at which they had started (Wylie et al., 2001). Within this cohort, eight per cent

of students had attended four or more schools. The report found that 15 per cent had moved twice by the time they were 12 years old, 17 per cent had moved three or four times, and 14 per cent had already moved five or more times. Housing instability, therefore, means a disruption to the young people's education, as housing movements means changing schools frequently (Ratcliffe, 2015).

The Dunedin Multidisciplinary Study has found that half of the 209 young people whose parents were renting in the original study, had lived in eight or more houses by the age of fifteen; only two individuals had never moved. The average time spent in each house for all the young people was approximately 20 months (Sligo, McAnally, Tansley, Baxter, & Bolton, 2017). Other studies have cautioned that housing disruption consequentially leads to high rates of absenteeism (Rafferty, Shinn, & Weitzman, 2004), and low-test scores (Rubin et al., 1996). International evidence suggests that children who experience housing mobility are most like to continue living in transience housing far beyond their adolescence years (Chisholm & O'Sullivan, 2017). In other words, housing instability has an all-encompassing effect on young people, even into their adulthoods (Cunningham, Harwood, & Hall, 2010).

Young people who have experienced housing instability, in the form of excessive mobility, are more likely to receive special education services and show up more frequently on truancy data (Johnson et al., 2018). Johnson et al. argued that compared to the general student population of the 2000 birth cohort, students who experience housing instability are also more likely to have a justice intervention by their 15th birthday. Among students who experienced excessive mobility, 11 per cent had at least one youth justice referral, compared to less than one per cent (0.8%) of the student cohort. The authors note that in addition, 30 per cent of students who were very mobile had at least one police case proceeding as compared to 5 per cent of students in the cohort as a whole.

These findings on housing instability effects on young people tell us that current housing policies do not meet the needs of young people.

Housing policies and assistance for young people

Within the space of emergency housing, the previous government had commenced a nation-wide response since mid-2016. There were several components of this response; for example, there was an increase in the number of people having their housing needs assessed

by the Ministry of Social Development. According to Johnson, Howden-Chapman, and Eaqub (2018), this figure rose from 4,440 in March 2016 to 7,693 in September 2017. The authors found that the provision of places in transitional housing for homeless individuals and families increased by 160% (1,633) between September 2016 to September 2017. However, there lacks a national strategy to tackle homelessness among young people, despite their overrepresentation (Amore, 2016).

Although funding of 16.5 million was allocated to the expansion of the Housing First model towards additional areas where high housing demands in New Zealand (Johnson et al., 2018), current government funding to address homelessness places a strong focus on temporary emergency housing rather than a prevention approach. International literature has shown that emergency housing is only effective for a select group of people and that permanent housing is more effective in addressing homelessness (Tsemberis, 2010; Pleace & Bretherton, 2013). New Zealand currently needs more initiatives such as the 2017 Budget, where the government directed funding towards sustaining tenancies (Johnson et al., 2018).

Although not explicitly targeted at young people, there have been attempts to raise the rental standards through the government's recent initiative of the Healthy Homes Guarantee Act 2017. A rental Warrant of Fitness programme is also currently under trial in a number of New Zealand cities as part of a more comprehensive initiative led by city councils and academics. This programme seeks to evaluate the effectiveness and cost-benefit of having a Warrant for Fitness programme for rental housing in New Zealand (Telfar-Benard et al., 2017).

Existing evidence shows that young people under the age of 20 were able to achieve statistically significant reductions in their total acute and arranged hospitalisation rates when living in homes that had participated in Housing New Zealand Corporation's Healthy Housing Programme (Baker, Zhang, Keall, & Howden-Chapman, 2011). This programme includes a range of measures such as insulation, heating, retrofitting of windows and other measures to address household crowding, and was especially effective in its minimising of Māori and Pasifika young people's health risks (Baker et al., 2011). However, the observed benefits of the programme are currently under-estimated as the programme has not been implemented around the nation (Howden-Chapman, Chapman, & Baker, 2013). A review of the government's efforts in reducing housing instability highlighted the absence of support for young people's housing needs. Instead, there are welfare payments administered

aimed at young people. However, a report by Humpage (2018) for the Child Poverty Action Group cautioned that young people are marginalised by punitive policies of money management in New Zealand.

The introduction of the Young Parent Payment and Youth Payment was rolled out as part of the wider 2012 Youth Service. Under this scheme, young recipients lost control over their income with the majority of the payment being redirect to landlords or stored on a Payment Card that can only be used in authorised retailers (Humpage, 2018). This policy perpetuates the myth that young people are frivolous with their money. The policy builds on the assumption that it serves to prevent young people from spending money on alcohol, cigarettes or electronic goods, thus highlighting a great distrust towards young people. Their agency is undermined. Humpage (2018) argued that the assumption of young people being incapable of managing their finances is a fallacy. She pointed out that the money management scheme left young people at higher risk of exploitation by their landlords, their families, or forces them to transgress the rules.

Current policies around both housing or welfare lack versatility to assist young people facing housing instability. There is an abundance of evidence demonstrating that the housing market has failed to deliver both the quantity and quality of the housing needed (Howden-Chapman & Baker, 2012). New Zealand has a housing crisis (Johnson, 2012), and young people are an overrepresented group facing the brunt of housing instability.

Summary

Most people spend the majority of their time indoors in their houses. Secure access to adequate and affordable housing is, therefore, imperative to one's health and wellbeing. Housing corresponds to an individual's overall sense of being, as Desmond (2016) explained:

> It is hard to argue that housing is not a fundamental human need. Decent, affordable housing should be a basic right for everybody in this country. The reason is simple: without stable shelter, everything else falls apart (p. 300).

The absence of stable housing restricts young people from fully developing and integrating with society.

The attitude and judgement of the "deserving" and "undeserving poor" (Becker, 1997, p. 8), serve as a habitus regulating New Zealanders' views and behaviours towards poverty. Despite recognising the centrality of housing, stigma of the poor created a schema among many New Zealanders, restricting collective motivation for the establishment of stable housing policies and pathways. It is, however, imperative that society looks after its vulnerable population.

There are considerable advantages to reducing housing instability in New Zealand (Baker et al., 2000; Jackson et al., 2013; Howden-Chapman et al., 2007), including young people's health, wellbeing, and life chances. Despite the evolvements in the current literature, young people's housing experiences are typically overlooked. There is little or no readily available data in New Zealand to inform policymakers and social agencies on young people's experiences of housing instability in New Zealand. More work on young people's voices on their housing experiences is crucial to help inform future policies, and it is the intention of this study to support young people's life chances by amplifying their experiences.

3

A TRANSFORMATIVE-EMANCIPATORY RESEARCH PARADIGM

As are most researchers, I am concerned about issues in our society; in particular, those to do with poverty, inequality, and housing instability. Hence, it is important that the goals of this inquiry are directed towards social justice (Denzien & Lincoln, 2005). More specifically, it is important for the current research to examine issues of power imbalance and the marginalisation of those who are vulnerable, even within research settings (Sweetman, Badiee, & Creswell, 2010). Due to the need to examine these social issues, and equally importantly, the need to have a research methodology that is sensitive to vulnerable groups within communities, a transformative-emancipatory research paradigm was adopted. This chapter begins with a description of the philosophical underpinnings of the transformative-emancipatory research paradigm. Next, I argue that a synthesis of kaupapa Māori research principles and collaborative research with young people is necessary to allow friendship as a method guided by whakawhanaungatanga*;* a legitimate framework required to listen to, explore and makes sense of the young people's experiences of housing instability. These theoretical frameworks help to guide the current study in a direction where the research is re-calibrated to the terms of the research participants, where meanings are co-established and co-formulated.

Why a transformative-emancipatory research paradigm?

I look to the question that House and Howe raised when arguing for researchers to adopt specific goals for their research. They asked, "practical for whom and to what end?" (1999, cited in Mertens, 2003, p. 159). Their argument prompted me to pay attention to the power inequality, inequities, and voice within my own research design. Although a transformative-emancipatory approach places importance on the lives and experiences of the marginalised group, its focus can, at times limit its application to only a small range of social science research. Tashakkori and Teddlie (2003) pointed out that "the transformative-emancipatory orientation might be better conceptualised as a purpose of the research project" (p. 680).

While Tashakkori and Teddlie argued that pragmatics provides a potential underlying paradigm that supports the choice of mixed methods, Mertens (2003) warned that the reasons for choosing mixed methods solely on pragmatism are inadequate. Mertens encouraged researchers to "adopt an explicit goal for research to serve the ends of creating a more just and democratic society that permeates throughout the entire research process"; from the formulation of the problem, analysis of results and the drawings of conclusions (1998, cited in Mertens, 2003, p. 159). Mertens's (2003) call for the researcher to be consciously aware of power differentials in the research context is especially relevant to the current research; existing literature has established that marginalised groups in New Zealand are overrepresented in poorer experiences and outcomes with regards to housing-related issues.

Stanfield (1999) for example, acknowledged that many people of colour often experience lower economic, employment, and educational opportunities, hence, it was important for researchers to be mindful of the possible tendency to "negatively romanticise people of colour" (p. 421). Linda Tuhiwai Smith (1999) articulated similar sentiment on the impact of colonisation on the perceived value and credibility of Māori knowledge systems and methods:

> Western research brings to bear on any study of indigenous peoples, a cultural orientation, a set of values, a different conceptualization of such things at time, space, and subjectivity, different and competing theories of knowledge, highly specialized forms of language, and structures of power (p. 42).

Walter and Andersen (2013), in their critique of indigenous quantitative methodologies, cautioned that research from a coloniser perspective reinforces the deficit narrative by failing to ask questions about community strengths. Researchers need to recognise and consider issues pertaining to race, class, gender, and disabilities when framing their research questions (Chilisa, 2005), or they risk committing the ethical blunder of further entrenching participants during the research (Mertens, 2003). Through the warnings of scholars like Stanfield (1999), Smith (1999), Walter and Andersen (2013), it is especially crucial for this research to pay close attention to power inequalities and structural issues when exploring young people's experiences of housing instability.

In relation to the issue of housing instability, where there is an increased social pluralism on how young people experience housing instability, I recognised the possible ethnic, racial, socio-economic differences and injustices experienced by those who are involved in the

research. The acknowledgement of the diversity within this group of youth-participants and the implications for social justice and equity for them enabled me to foster a meaningful understanding of their experiences of housing instability.

The transformative paradigm provides a framework that allows researchers to consciously situate their work as a response to the inequities in society with a goal of enhancing social justice (Mertens, 2003). Mertens (1999) defined what it means to adopt a transformative-emancipatory paradigm:

> Transformative scholars assume that knowledge is not neutral but is influenced by human interests, that all knowledge reflects the power and social relationships within society and that an important purpose of knowledge construction is to help people improve society. Transformative theory is used as an umbrella term that encompasses paradigmatic perspectives such as emancipatory, anti-discriminatory, participatory and Freirian approaches and is exemplified in the writings of feminists, racial/ethnic minorities, people with disabilities, and people who work on behalf of marginalized groups (p. 4).

The researcher who works within this paradigm consciously analyses asymmetric power relationships. He or she seeks ways that link the results of social inquiry to action and attempts to make sense of the inquiry's result in relation to wider questions of social inequity and social justice (Mertens, 2003). The next section of this chapter outlines how a transformative-emancipatory paradigm tackles the ontological, epistemological, and methodological question, all of which are important stances which have helped shaped the researcher's worldview (Guba & Lincoln, 1994).

Ontology – The transformative-emancipatory ontological assumption holds that there are diversities of viewpoint with regards to the many social realities. However, those viewpoints need to be placed within political, cultural, historical, and economic values systems to understand the basis of differences. It is then the researcher's responsibility to reveal those multiple constructions, as well as making decisions about 'privileging' one perspective over the other (Mertens, 2003). For example, there are many concepts that are socially constructed, including how housing is being viewed – namely, is it a right or a commodity? Clearly, there are diverse opinions as to how housing is defined, and each perspective will contain different implications. In investigating how housing is defined, a transformative-emancipatory researcher would ask: "When we as a society define housing as a commodity,

what are the consequences of that in terms of access to housing, affordability of housing and security of housing?"

While this question could be asked by researchers from all paradigms, transformative-emancipatory researchers would look at how these questions relate to marginalised groups, such as ethnic minorities and young people, in the case of this study. In short, the key ontological assumptions of transformative-emancipatory research acknowledge that there are multiple realities and that knowledge is not only created by the 'elite' researcher or the dominant group (Groat & Wang, 2001).

Epistemology – In transformative terms, objectivity is valued in the sense of providing a balanced and complete view of the research problem and acts to prevent bias from being interjected due to a failure to understand key viewpoints (Mertens, 2003). This epistemological assumption highlights the importance of a mutual, reciprocal relationship between the researcher and the participants, with sensitivity given to the impact of social and historical factors in the relationship between researcher and the participants, as well as how those variables affect the construction of knowledge (Mertens, 2003). Transformative-emancipatory research establishes and maintains an interactive link with the participant.

Drawing from feminist literature, Mertens (2003) underscored the need to reject the "view from nowhere" conception of objectivity and suggested that alternative objectivity might be more relevant (p. 141). She noted that when diverse groups' voices are heard and consulted, such as those from minorities or disadvantaged groups, then objectivity can be redefined as one that is reduced in biasness. Such objectivity requires the researcher to establish a 'close' interaction and relationship with diverse groups. To this end, Tuana (1996) argued that:

> It should be no surprise that it is feminist philosophers of science and epistemologist who are vociferously rejecting the Cartesian model of the isolated knowing subject and replacing it with models that emphasize the centrality of our relationships with others to the process of knowing (p. 31).

To better understand the researcher-participant, or rather, researcher-collaborator relationship within the transformative-emancipatory paradigm, one can be guided by Stanfield's (1999) questions:

> How ethical is it to view oneself as an authority in the study of the radicalized oppressed, when one has had marginal or no contact with or real interest in the lives of the people involved? (p. 429).

As such, for the researcher to gain an in-depth understanding of the issue, he or she will need to be involved in the communities affected by the service, program, or policy, to a significant degree. Researchers would need to be aware of the social and historical contexts in which the research study operates and develops.

Methodological assumptions – The transformative paradigm might involve quantitative, qualitative, or mixed methods; however, it is important to involve those who are affected by the research during the methodological and programmatic decisions. While a mixed methods approach that utilises both quantitative and qualitative methods may be used in any research paradigm, the underlying philosophical assumptions determine the condition in which the method is executed and how the paradigm is operationalised (Mertens, 2003).

In the case where mixed methods research is informed by a transformative-emancipatory paradigm, the research is conducted with the involvement of those within the communities; in particular, those who were the least advantaged but most impacted. The research conclusions are drawn from the data collected, but the data generated rely on the expertise provided by an inclusive list of persons affected by the research, with additional effort to include those who have traditionally been excluded or unrepresented (Mertens, 2003). Here, a transformative-emancipatory researcher realises the significance of including voices of those who are marginalised, absent, or misinterpreted, as these opinions and stories are necessary to establish a relevant research study.

Critiques and concerns

The methodological assumptions of the transformative-emancipatory research paradigm are that researchers will make conscious efforts to balance the participatory and political aspects of collaborative action research. Transformative-emancipatory research is, therefore, dialogic and dialectical, meaning that it relates to a logical discussion of ideas (Guba & Lincoln, 2005). Another assumption of this paradigm is that the use of language, interpretation and discussion of the research findings is grounded in the context of shared experiences, particularly on the terms of the research participants. To ensure that researchers accurately represent the diverse voices of the study's participants, and to adequately address

the relevance of the identified research topic in relation to the participants' experiences, this research's methodology focused on three areas of concerns when establishing its methodological framework: (a) the goal for this research, (b) the power and the privilege of the researcher, and (c) how a 'marginalised' view or conceptualisation may be anti-emancipatory. The aforementioned concerns are expanded in the following section.

The implicit *goal* of this research is the inclusion of young people who may not have sufficient power for the accurate representation of their viewpoints on housing instability but also, to utilise the research as a platform for the less advantaged in being able to exercise their agency in a process aiming to seek social change. In order to achieve such a goal, it is essential for this research to be commensurate with the principles of a transformative paradigm, as Mertens (2003) advised:

> Depth of understanding culture is not necessarily missing from participatory approaches, but it's not necessarily there. Participatory [evaluation] is more amenable to the manifestation of cultural competence in an evaluation setting, but I think that in and of itself it doesn't qualify. When people use the words ''participatory'' and ''empowerment,'' not a lot of people get below the surface of talking about, well, what does that mean in terms of having a true understanding of the group you are working with? What does it mean in terms of appropriate ways that are considered to be culturally comfortable to establishing the questions for the collection of data? What are the variations within that group? I do think there is danger in thinking I can take a strategy and just walk into a group and use a cookbook approach on how to do participatory or how to do empowerment without thinking about what does it mean that I am the researcher or evaluator in this process? There needs to be that sensitivity to the way you interact and how you engage people in a respectful way (cited in Endo, Joh, & Yu, 2003, p. 9).

To ensure that this goal was upheld during the research process, three basic principles were adopted to regulate the research ethics of the study: respect, beneficence, and justice (Mertens, 2007). What constituted respect and how respect was performed and exchanged was critically and reflexively examined throughout the research process. Acknowledging the advisory of Tuhiwai Smith (1999), 'respect' was put in practice based on the terms and definitions set by the research participants so as to ensure that the researcher's ethical

compass was (re)calibrated to fit in with the cultural norms of interaction that participants were comfortable with.

To ensure that respect between the researcher and participants is mutual and reciprocal, it is vital for the researcher *to acknowledge the privilege and power* which the researcher holds due to their position. Such awareness allows the research design to improve and to minimise the power differential. It is through doing so that a more meaningful relationship could be established. One strategy adopted in this study was for me, the researcher, to acknowledge my limitations in my knowledge of poverty and housing instability. While I have conducted an extensive literature review on the topic of housing instability, my learning was very much text-based and literal. Although I had attempted to watch documentaries on these issues and did observational fieldwork, much of my learning was still limited, visual-based learning, whereas the youth participants had the lived experiences; they were the experienced experts. In other words, my knowledge was very much one-dimensional, and I needed the help of these experts to add dimension to my understanding; to see, smell, feel, what it was like to live with housing instability.

Despite my sincerity to cultivate and maintain a respectful relationship with the participants, I acknowledged that there was a limitation to my ability to empathise with my participants' experiences at times.[14] Through the recognition of my limitations, I was then open to what the research participants were sharing, minimising my own personal judgement and bias – after all, one cannot fill a cup that is already full. On a symbolic level, the admitting of my limitations allowed the participants to rightfully and legitimately take on the roles of my advisors and collaborators, narrowing the power differential gap between the researcher-learner and participant-collaborator.

Regarding the second principle, beneficence, this research strives to promote the rights and agency of the research participants during the research process. To ensure that the research topic was relevant and important to New Zealand young people, this research sought the help of an advisory group made up of five girls in their youth who were also participant-collaborators to the research. Their help shaped and defined the definition of housing

[14]Dr. Brené Brown (2013) argued that empathy seeks to forge connection, whereas sympathy runs the risk of disconnection.

instability in this research.[15] This advisory group was also involved in the design of the interview guide and the iteration process of the guide.

The final explicit principle of a transformative-emancipatory research paradigm is *justice*. Social justice here applies to both the research process and beyond the research. The researcher intended for the research to be a medium or platform for young people to voice their stories and opinions, with the aim to inform policies and practices. To ensure that these voices were portrayed in the manner anticipated by the participants, participants were also involved during the interpretation phase of the study, both qualitatively and quantitatively. This avoids indirectly imposing a 'marginalised' view or conceptualisation of the experiences of the participants. As Chilisa (2005) argued:

> In countries where the written text was produced by the First World researchers, how much of it is validating invalidity and perpetuating stereotypes about the ''other''? Ethics in research should thus include creating space for other knowledge systems. This should include using local knowledge as archival sources to identify research problems and to legitimize research findings (p. 678).

Applying Chilisa's (2005) argument, the research took careful consideration of how stories of housing instability were portrayed and the terms adopted and used in the research context. For example, during my fieldwork, I had (mis)interpreted many actions of my participants as 'resilience' to my supervisors, mentors and academic peers. During the first year of my study, I was determined and filled with enthusiasm to communicate what I interpreted as my participants' 'resilience' through my work. However, this (wishful) positivity quickly became a harsh realisation when a kaumātua challenged me to reflect on the definitions of 'resilience' and 'survival.'[16] His words still ring through my mind: "What happens when they exhaust their resilience?" It was this incident which prompted me to check in with my advisory group of young people. Through this opportunity, I came to learn that many of the girls identified themselves as 'survivors.'

[15] During the initial phase of the study, I did not include running away from home as part of the definition of housing instability. However, with the emphasise placed by the reference group on the relevance of running away from home, the definition of housing instability was expanded.
[16] A kaumātua is a Māori elder who is held in high esteem.

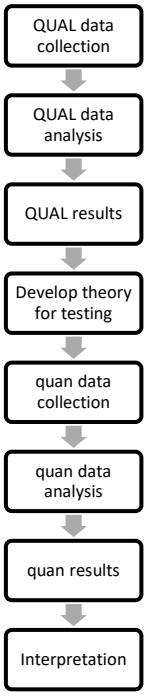
With the research intent, concerns and principles clarified, the current research adopted a sequential-exploratory mixed methods research strategy to understand young people's lived experiences of housing instability.

A sequential-exploratory mixed methods research strategy

Qualitative results provide in-depth personal perspectives, whilst quantitative results yield general trends and relationships, meaning that the combination of both methods offers a holistic conceptualisation that goes beyond what would have otherwise been provided by each type of data alone (Creswell, 2015). My intent in combining these methods is to generalise the results of the girls' stories to a wider population of young people in New Zealand (Morese, 1991).

In his introduction to mixed methods research, Creswell (2015) argued that mixed methods researchers often develop designs that are too complicated in name and procedure. He suggested that it is helpful to start with a simple research design and to utilise an iterative process to continuously improve the design. Figure 3.1 is a design diagram that outlines the components of the sequential-exploratory mixed methods design developed in the current study.

Figure 3.1 Diagram illustrating a sequential-exploratory mixed methods design (Creswell & Plano Clark, 2006).



A sequential-exploratory mixed methods research design allows this study to validate the findings from the qualitative inquiry with the quantitative analysis. Creswell and Plano Clark (2006) explained what is involved in a sequential-exploratory design:

> This design starts with qualitative data, to explore a phenomenon, and then builds to a second, quantitative phase. Researchers using this design build on the results of the qualitative phase by developing an instrument, identifying variables, or stating propositions for testing base on an emergent theory or framework (p. 77).

The merging or bringing together of the two databases can be in done in several ways. In the case of the current study, a taxonomy development model is adopted based on the qualitative findings. In other words, the girls in the qualitative study assist in the conceptualisation and interpretation of what housing instability entails. Using their definition of housing instability, the "secondary, quantitative phase tests or studies these results in more detail" (Creswell and Plano Clark, 2006, p. 77).

The adopted sequential-exploratory model enables the initial qualitative inquiry to identify the many facets of housing instability experienced by young people. These categories are then used to direct the research questions and data collection in the quantitative analysis.

Since a mixed methods research is neither entirely quantitative nor entirely qualitative in nature, but rather, something balancing both domains, the construction of research questions and thus the specific methods can manifest as a challenge. Referring closely to the guidelines set by Creswell (2015), I have outlined three sets of research questions that stemmed from the research topic:[17]

Qualitative research questions:

1) What are the ways in which young people experience housing instability in New Zealand?
2) What are some of the challenges caused by housing instability which young people face? For example, their perceptions of the interrelated effects of housing instability on their health, education and family lives.

Quantitative research hypothesis and question:

[17] I would like to thank my examiners for helping me to better articulate my research questions, and this helped to align my research findings with the intended purpose.

3) What is the extent of housing instability among adolescent students?
4) Who are the students experiencing housing instability?
5) How does housing instability relate to students' wellbeing?

Mixed methods research question:

6) How do the girls' stories provide insights into adolescent students' experiences of housing instability in New Zealand?

Through the formal establishment of the three sets of questions: qualitative, quantitative, and mixed methods, this research situates each question within a specific "methods orientation" (Creswell, 2015, p. 72). As such, this study requires a research approach and methods that either compliment or converge to fulfil the aims of this research.

Research philosophies

> [T]he things we grasp with the bodily eye, are physical forms; the things that we grasp with the 'eye of the soul' are, instead, non-physical forms: the vision of the intellect grasps intelligible forms, that are precisely pure essences. The 'Ideas' are thus these eternal essences of the Good, the True, the Beautiful, and the Just, and similar things, that the intellect, when it is stretched to its maximum capacity, and moved in the pure realm of the intelligible, succeeds in 'determining' and grasping' (Reale, 1990, p. 48).

A mixed methods research comprises both qualitative and quantitative approaches. The purpose of having a qualitative approach is not just a scientific concern with 'truth,' but also, an aesthetic and ethical one that better reflects Plato's characterisation of the three realms of 'the good, the true, and the beautiful'. Here, what is deemed 'artistic' has no single, simple definition. Plato, for example, viewed art as the harmonious form that exists between mathematical relationships (Eisner, 1981). The point here is that qualitative approaches at this level bring in the possibility to incorporate insights for the research epistemologies, not just from the philosophy of science but also from the philosophies of art, literature, and aesthetics. Hence qualitative approaches allow researchers to communicate with their audience or readership while going beyond traditional limits (Holloway & Todres, 2007). This is because art in this form of inquiry allows fluidity, dynamic, and flexibility (Holloway & Todres, 2007). Engaging in a qualitative approach in this research, therefore, allowed me to co-develop knowledge that offers intimate insight and immediacy.

Science, on the contrary, demands a logical and systematic approach, often imposing strict guidelines and orders. Yet, within the domain of sociology, and more broadly, those of social science, we are allowed to operate within different criteria to those employed in the natural science (Dixon Woods, Shaw, Agarwal, & Smith, 2004). Instead of "incompatible opposites" (Bailey, White, & Pain, 1999, p. 170), the ongoing tension between art and science within qualitative research approaches enables researchers to generate creativity. Qualitative approaches are increasingly considered to serve multiple kinds of knowledge with different epistemological emphases (Holloway & Todres, 2007). One such example would be van Maanen's (1988) *Tales of the Field*, where the qualitative approach led to the production of different kinds of knowledge for different purposes.

To ensure that the qualitative approach is in line with the overarching transformative-emancipatory research paradigm, I look to a different theoretical framework with an aim to ensure that the qualitative research method employed in this study facilitates the awareness and benefits of involving community stakeholders during the qualitative data collection process. It is also important that the qualitative approach employed enables me to make sense of the cultural issues involved, to build a meaningful partnership with my participants, to validate the findings through the lens of my participants, and to work towards social justice. Since data collection decisions can often be complex and command awareness of relevant cultural values, I looked to the principles of kaupapa Māori research and research values that validate young people as social actors within research settings as a foundational guide for the current study.

Informed and guided by kaupapa Māori research principles

> From the vantage point of the colonized, a position from which I write, and choose to privilege, the term 'research' is inextricably linked to European imperialism and colonialism. The word itself, 'research' is probably one of the dirtiest words in the indigenous world's vocabulary (Tuhiwai Smith, 1999, p. 1).

The history of Māori research recognised that Māori are left out when they, their custom and knowledge are researched by non-Māori using non-Māori methodologies (Barnes, 2000; Powick, 2003; Baker, 2009). Many Māori scholars have critiqued the dominant hegemony of Westernised positivistic research (Tuhiwai Smith, 1999). When referring to "Western discourse about the Other" Tuhiwai Smith (1999) warned that knowledge regarding indigenous people was "collected, classified and then represented in various ways back to

the West, and then, through the eyes of the West, back to those who have been colonised" (Tuhiwai Smith, 1999, p. 1). Māori scholars observed that research conducted by non-Māori using non-Māori methodologies has resulted in few positive outcomes for Māori, and has unfavourably compared Māori with non-Māori (Walker, Eketone, & Gibbs, 2006), resulting in deficit approaches to viewing Māori people. Māori academics thus challenged the way which knowledge is established and challenged the exploitative nature of research *on* Māori (Tearikі & Spoonley, 1992; Powick, 2003).

Learning from past research, the current research is determined not to further oppress or colonise any of its participants, especially Māori and other ethnic minorities. Many academics argued that it is critical that a new decolonising and emancipatory methodology is developed for researchers who wish to operate within the intent of Te Tiriti o Waitangi (Bishop, 1998; Walker, Eketone, & Gibbs, 2006). Tuhiwai Smith (1999) argued that the form of the methodology adopted by a research project determines the way the questions are framed, the tools and methods undertaken and how the results are analysed and interpreted. Therefore, it is imperative for the current research to be conscious and reflexive of the effects and impacts of its research processes, such as the question, tools, methods and the overall research analysis, in order to direct the current study towards one that is emancipatory. A failure to do so would imply that researchers run the risk of their research becoming oppressive and colonising, and in turn, supporting the status quo (Baker, 2009).

Although not directed at researchers, Keddell's (2007) critique of social workers relying on textbook methods when working with people from different cultures is applicable for novice researchers like me:

> When social workers seek "an acquisition of information" approach about cultural difference – that is, look for handbook or "model" about how to work with people from a particular group – this merely reinforces their own position as the given norm, and the position of the "other" of all the "others" as rigidly bounded homogenous groups […] The power the social worker holds in naming and categorising others goes unquestioned, as does the presumption that the particular "model" should be used with all whom the worker deems to belong to a particular group (p. 62).

The researcher, therefore, needs to critically question her presumptions about research methodologies and to consider if the adopted research philosophies render the risk of marginalising rangatahi Māori during the research process.

Taking the advice of Tuhiwai Smith, the current study makes a conscious decision to be guided by the principles of kaupapa Māori research.[18] This research is respectful of the fact that kaupapa Māori research constitutes research for Māori, by Māori (Tuhiwai Smith, 1999); it is about Māori control and a focus on Māori participants. However, the decision to be guided by kaupapa Māori principles humbles the researcher – there an explicit awareness that the researcher is an 'outsider' due to her non- Māori identity, which in turn transforms her role into a 'researcher-learner'.

Being informed by kaupapa Māori research principles allowed the 'participant-collaborators' and the 'researcher-learner' to co-create respectful spaces and thus relationships and partnership through embracing the virtue of whakawhanaungatanga. Such practices allowed Māori collaborators-participants to exert autonomy over the direction in which the research study took. The principles of social justice, a drive to redress power imbalances and to bring concrete benefits for young people, especially rangatahi Māori, formed the pillar for the current research study's framework. Kaupapa Māori research principles, therefore, taught me (a migrant of Asian descent), Māori views and Māori ways of doing, allowing a foundation for the current research design to focus on the flourishment and outcome for Māori youth in relation to the issue of unstable housing.

While the guidelines on kaupapa Māori research set by Walker, Eketone, and Gibbs (2006) were concise, there was still a need for me to look to the advisory of researchers who collaborated with children and young people, so as to build a more layered qualitative research approach in practice. This is because young people are a unique cohort – apart from recognising a need to culturally inform me about the values I needed to work with Māori collaborators, I too was no longer an adolescent and needed to (re)educate myself on what is deemed respectable, beneficent and just when researching alongside young people.

Children and young people as social actors

Within the domain of sociological research, children and young people have increasingly been understood as a minority group whose civil and political rights are subordinated to adults due to their structural vulnerability that has been institutionalised (Mason & Hood, 2010). Gerson Landsown (1994) noted that "there is a tendency to rely too heavily on a presumption of children's biological and psychological vulnerability" and "insufficient

[18] See Walker, Eketone, and Gibbs (2006) for a discussion of the principles of kaupapa Māori research.

focus on the extent to which their lack of civil status creates that vulnerability" (p. 35). In the paradigm of the 'new sociology of childhood' within psychology, anthropology and geography, there is a shift towards a socially constructed nature of the childhood phenomenon where researchers recognise a need to engage the help of children and young people in their research, as well as to critically rethink children and young people's social positioning (Alanen, 1998). In other words, child and young people should be not taken "solely or mainly as legitimate objects of adult socialization," but rather, acknowledged them "as moral interpreters of the worlds they engage with, capable of participating in shared decisions on important topics" (Mayall, 2002, p. 8).

Young people should be recognised as competent social actors who not only live in structured childhoods but also are themselves structuring their childhood (Alanen, 1998). Such an argument was built upon the questioning of adulthood and childhood as two different ontological statuses (Qvortrup et al., 1994); of passive childhood versus active adulthood. Qvortrup (2009) for example, argued that it is not because children are not active that they are treated differently from adults, but rather, it is because they are not active in the same ways that adults are. James and Proud (1990), on the other hand, argued that the notion that children "are not active in the ways which adults are active" is not a basis for differentiating children from adults as inherently incompetent (p. 4). As such, children do not lack anything; instead, due to the adults' lack of understanding and inability to recognise children's praxis. This is because adults often view competence as a quality defined in relation to adults' praxis. As Mouritsen (2002) articulated: "the understanding of childhood, the view of children, is very much an 'adult' projection; we often unconsciously see them as what we are not, as what we fear and what we miss" (p. 34).

Although many theorists in the area of childhood research are increasingly challenging the dichotomization of concepts associated with the focus on children's and youths' agency in research, such as 'active' in contrast to 'passive' and 'being' and 'becoming,' researchers have also argued that children could be theorised as both 'being' and 'becoming'. Such theorisation requires the acknowledgement of the complexity in dichotomies while constructing children and young people as participatory agents. Uprichard (2008), for example, exemplified how this was possible in her research. It is the intention of this study to promote the acknowledgement young people as social agents within the fields of research.

Researching *with* young people

There has been an emphasis on adult researchers working collaboratively with children as their collaborators (Fattore, Mason & Watson, 2007), to 'count-in' the views and opinions of children (Mason & Hood, 2010). While the previous argument made a case for the legitimacy of children's and young people's rights and voices, researchers should also welcome the benefits of their involvements. Participatory research that engages children and young people as active, informed and informing agents with respect to different social provisions such as housing, education, health and law, can lead to radical means of interrupting the dominant discourse to address the absences of children and young people's voices in the current discussion (Fattore, Mason & Watson, 2007). Such an approach ties in with this research's transformative-emancipatory paradigm. In this epistemological positioning, the researcher can facilitate the voices of children and young people and aid them in being heard through the platform provided by the research.

To achieve cohesive collaboration with children and young people during the course of the study, the researcher in this field questioned the hierarchical authority that is implicit within a research setting, or the traditional top-down approach within research developments. In short, there is a need to 'reposition oneself' so that the researcher moves "from the role of plunderer of information to facilitator" of children and young people voicing their experiences (John, 1996, p. 21). Shier (2001), for example, constructed a model that is particularly useful in considering children and young people's engagement in participatory research (p. 110). This model embodied the nature of commitment required for a project to be successful, as Shier argued that there are five levels of participation:

1) children are listened to;

2) children are supported in expressing their views;

3) children's views are taken into account;

4) children are involved in decision-making processes, and

5) children share power and responsibility for decision-making.

Shier (2001) explained that at each level of participation, there are three stages of commitment: openings, opportunities and obligations. Openings are the initial phase where a statement of intent to work with children and young people has been made. Although

whether or not that intent might follow through is still unknown at this stage, this offers the young participant to exercise their autonomy in negotiating the framework of the research study. At the second stage, an opportunity occurs when the young participants feel that they are comfortable in engaging with the study or operating within the research field. This may involve the development of new approaches or procedures to take on board the suggestions of young participants. Finally, an obligation is established when both the researcher and the participant mutually agree on how the study should operate.

While Shier's (2001) model may be useful, there are difficulties and dilemmas when deciding on the extent of children and young people's involvement in the research. Burrows (2017), in her study of children's role in communicating health knowledge to their families, cautioned that involving children as agents can create anxieties for the young person. Her observation is applicable to this research, especially when balancing the degree to which young individuals are involved. To resolve this dilemma, Hill, Davis, and Prout (2004) suggested that:

> [a] consultation may be a means of enabling children to participate […] it can also be a substitute for participation in that decisions are made without the direct involvement of children (p. 83).

Lansdown (2005) agreed to such an observation and pointed out the different levels of engagement with young participants. In particular, she highlighted the difference between consultation, participation and self-initiation.

Consultation involves the recognition by adults that children and young people have perspectives and experiences and make a valuable contribution to the issues examined. Their perspectives and experiences are often different from those of adults, thus making them unique and useful when constructing new policies. However, consultation tends to be driven and regulated by adults within the research setting, with young participants largely responding to the adult agendas. Participatory processes usually move beyond consultation by involving children and young people in the development, implementation and evaluation phases of a study. It is through these processes that a partnership between the young person and the adult researcher is formulated, thereby providing opportunities for young participants to guide and shape the project. Lansdown (2005) pointed out that consultation can evolve into participatory when children and young people:

1) identify the relevant research questions to be asked;

2) have input into the methods used in the consultation;

3) take on the role of researchers; and

4) engage in discussions about the results, their interpretation and implications (p. 15).

Lastly, self-initiated processes occur when children and young people are empowered to take action, not merely responding to an "adult-defined agenda" (Lansdown, 2005, p. 15), as this would mean the researcher run the risk of committing tokenism, as Hart (1997) cautioned:

> Tokenism is a particularly difficult issue to deal with because it is often carried out by adults who are strongly concerned with giving children a voice but have not begun to think carefully and self-critically about doing so. The result is that they design projects in which children seem to have a voice but in fact have little or no choice about the subject or the style of communicating it or no time to formulate their own opportunities (p. 41).

In this research, it is a priority to create a research setting where 'true participatory' processes can occur, and where research participants are empowered to voice their ideas and opinions and not mere superficial engagement. The researcher has recognised the need to create a space where young participants are comfortable and safe in order to share a mutually respectful and reciprocal relationship. Hence, the ability to listen to what young people have to offer is crucial throughout the research.

Rangitahi Māori: Bringing together kaupapa Māori and research with children

Taking into account the advice of kaupapa Māori researchers and advocates of participatory research with children and young people, the researcher would like to acknowledge why it is important to listen to rangatahi Māori in the current study: because the silence is often compounded for Māori and other indigenous or ethnic-minority youth, despite their overrepresentation in many social issues. Webster, Walsh-Tapiata, Warren, and Kiriona (2007) observed that:

> Historically, Māori have been subjected to Western constructions of knowledge that have had detrimental effects for them (Walker, 1996; Pihama, 1994). Rangatahi Māori are therefore doubly disadvantaged given that they are Māori and subject to

> all the ills of te ao Māori (the Māori world). Rangatahi Māori are therefore labelled "at risk" without any consideration of listening to their own stories as a means of creating positive solutions to issues (p. 179).

In fact, in many of these issues, despite many attempts to resolve or intervene, there has been limited involvement directly from rangatahi Māori (Webster, Walsh-Tapiata, Warren, & Kiriona, 2007). As Tuhiwai Smith et al. (2002) stated, "youth have insightful views and analyses of our society, have solutions to offer and would be willing to voice those if invited (p. 170). It is therefore at the core of the current study's research design to involve young people; more important, rangatahi Māori, in the direction of the study and enable them to articulate their experiences of housing instability.

Friendship as a method, guided by whakawhanaugatanga

Synthesising the research philosophies outlined, this study utilised friendship as a method to create an inquiry that is open, multi-voiced, and emotionally rich (Tillmann-Healy, 2003). Like friendship, the relationships with many of the girls unfolded and were fostered in organic ways.

On what it means to have friendship as a research method, Tillmann-Healy (2003) explained that:

> Researching with the practices of friendship means that although we employ traditional forms of data gathering (e.g., participant observation, systematic note taking, and informal and formal interviewing), our primary procedures are those we use to build and sustain friendship: conversation, everyday involvement, compassion, giving, and vulnerability (p. 734).

Keith Cherry (1996), in his ethnographic account of a community of people who lived with AIDS, for example, demonstrated how friendship as a method helped to enhance his study. To holistically capture the experiences and relationships of the community, Cherry not only conducted fieldwork and recorded interactions, but also made time to integrate with the community by playing ping-pong and watching soap operas with the residents. He also drove them to doctor's medical appointments, visited them in hospitals and helped to arrange gatherings for occasions such as birthdays, and eventually funerals. Such interaction with the locals enabled Cherry to add emotional and relational layers to his intellectual pursuit, a quality which researchers should aspire to cultivate when researching within a

transformative-emancipatory paradigm. By responding to the changing needs of the locals, Cherry's role evolved and shifted between those of friend and researcher. The depth of the connections which Cherry built with those involved in his researcher rendered him a vulnerable observer (Benhar, 1996), and a companion to many of his participants.

Apart from meaningful connections, friendship as a method allows researchers to research at a natural pace of the formulation of friendship. Tillmann-Healy (2003) suggested that the time required in such settings should be similar to those of anthropology researchers, where anthropologists typically stay a year or more in the field with the local communities. In the case of Cherry's (1996) research, he spent a total of 25 to 40 hours per week at an apartment complex with people living with AIDS over the course of 18 months. Tillmann-Healy further commented that:

> Friendship as [a] method requires that ethics remain at the forefront of our research and our research relationships. Confidentiality and informed consent become ongoing negotiations. Researchers and participants reflexively consider and discuss power dynamics at every turn and constantly strive to balance the need to advance the social justice agenda of their projects and the need to protect one another from harm (p. 745).

Thus, friendship as a method brings researchers to a level of understanding and depth of experience which may otherwise be limited using only traditional methods, and it because of these meaningful and layered connections, the researcher read beyond the words of the participants and witnessed, first hand, the oppression experienced by those involved and affected (Young, 2000). The researcher's role, as a result, evolves into one of compassionate witness (Tillmann-Healy, 2003).

Adopting friendship as a method also enables this research to embrace a Māori worldview and conceptualisation of *whakawhanaungatanga* – the process of establishing relationships (Bishop, 1995). Bishop defined whakawhanaungatanga as:

> The process of establishing relationships, literally by means of identifying, through culturally appropriate means, your bodily linkage, your engagement, your connectedness, and therefore (unspoken) commitment to other people. For example, a mihimihi at a hui involves stating your own whakapapa in order to establish

> relationships with the hosts/others/visitors.[19] A mihimihi does not identify you in terms of your work, your academic rank or title (for example). Rather, a mihimihi is a statement of where you are from, and how you can be related to these other people, past and present (p. 229).

As such, whakawhanaungatanga as value becomes a constitutive metaphor within the discursive practice of the current research. This is because whakawhanaungatanga enables the researcher to reorder the relationship of the researcher from one which focuses on the researcher as 'self' and the research-participant as the 'other,' to one that that is collaborative and unified (Bishop, 1995). Bishop outlined what whakawhanaungatanga as a research strategy entails:

> *1)* Relationships among research participants. Establishing and maintaining relationships are fundamental, often extensive and an ongoing part of the research process.
>
> *2)* Researcher involvement. Researchers understand themselves to be involved somatically in the research process; that is physically, ethically, morally, and spiritually and not just as a 'researcher' concerned with methodology.
>
> *3)* Addressing power and control issues through participant-driven research. Establishing relationships addresses the power and control issues fundamental to research, because it involves participatory research practices, in this context, termed 'participant-driven research' (p. 232).

Whakawhanaungatanga, therefore, guides the research initiation, the establishment of the research questions, facilitates the involvement of rangatahi Māori and the many young people in this study, addresses issues of interpretation and representation and shares the ownership of knowledge created and defined in the study (Bishop, 1995). More importantly, whakawhanaungatanga as a research principle enables a researcher to go beyond

[19] Mihi is also known as introductions/speeches, and a hui is an assembly or gathering (the youth reference group of this research helped to translate this for me).

participatory research of ‘giving voice to others, to empower others, to emancipate others’ and actually ‘listen’ to and ‘participate’ with the young people involved in this study.

I am aware that friendship, as a method, guided by whakawhanaungatanga, may not be suited for every qualitative project. However, in the case of this research, being open to embracing the concept of whakawhanaungatanga meant that I was ready to be ‘taught’ by the participants of this research. To some extent, the role of a ‘learner’ leaves me exposed and vulnerable, and as such, it helps to narrow the gap between researcher and participants within the field. In this case, my ‘Asian’ physical appearance and descent further accentuate my role as an ‘outsider’ to the group of youth participants in this study. However, by being honest and upfront about what I’m hoping to learn from them, and admitting that I am limited in my knowledge, young people involved in this study were able to exercise greater agency in the process of knowledge creation in this study.

Summary

Referring closely to the principles of kaupapa Māori research and the guide set by participatory researchers who worked with children and young people, along with the embracing of friendship as a method that is guided by whakawhanaungatanga, this research aims to form “affective ties” (Rawlins, 1992, p. 12), where, like friendship, the researcher and participants reciprocate honesty, respect, commitment, safety, support, generosity, mutualist understanding and acceptance (Rubin, 1985). Whakawhanaungatanga as a research virtue allowed this study to embrace the listening to young people, hence, conducting research on their terms. The next chapter outlines in detail the qualitative phase of the study, putting into practice the theoretical frameworks discussed in this chapter and how the value of whakawhanaungatanga enhanced the research process.

4

QUALITATIVE METHODOLOGY: A LISTENING CONTINUUM

Researchers operating under a transformative-emancipatory paradigm have recognised that realities are constructed; this means that experiences are shaped by social, political, cultural, economic, and ethnic values, power differentials and politics (Mertens, 2007). As such, qualitative methods within such a research paradigm are often invaluable as they allow the research collaborators to set the tone of the context in which knowledge is interpreted and co-constructed. Embracing whakawhanaungatanga meant that *listening* was a key element of the qualitative research process for this study. Hence, ethnography and in-depth interviews were heavily relied upon as methods to listen, explore and make sense of young people's experiences of housing instability.

Why ethnography?

Constructivism is arguably at the core of the foundation of qualitative research (Denzin & Lincoln, 2000), and because of this, the methods used to gather data in qualitative research are not always straightforward or prescribed (Charmaz, 2000). Hence, during the planning phase of this study, much reflection was done on how to best engage with participants while incorporating the principles of whakawhanaungatanga (Bishop, 1995) and the fostering of friendship (Tillmann-Healy, 2003).

Practising Tillmann-Healy's (2003) advice on friendship, I looked to ethnography as a core research method for this study. Yet, the meaning of 'ethnography' can be ambiguous (Atkinson & Hammersley, 1994). Brewer (2000), for example, conceptualised ethnography in two ways: 'big' and 'little'. Big ethnography applies to qualitative research as a whole, and 'little' ethnography resonates with fieldwork or research within the field. However, for Wolcott (1999), ethnography was perceived as a research perspective rather than a way of 'doing'. Although the characteristics of ethnography are wide-ranging, and very much dependent on the research paradigm, the benefits of applying ethnography as a research method were apparent. Ethnography allowed the researcher to understand young people's

experiences through the exploration of 'thick description' (Geertz, 1973). According to Denzin (2001), thick description:

> goes beyond mere fact and surface appearances. It presents detail, context, emotion, and the webs of social relationships that join persons to one another. It enacts what it describes. Thick description evokes emotionality and self-feelings. It inserts history into the experience. It establishes the significance of an experience or the sequence of events for the person or persons in question. In the thick description, the voices, feelings, actions, and meanings of interacting individuals are heard, made visible (p. 100).

Such an approach allowed for a deeper exploration of young people's experiences of housing instability where the researcher was able to move beyond the understanding of young people's experiences and to also capture the underlying reasons and motivations for their (re)actions to housing instability.

Ethnography could be understood as an inductive approach that allows the researcher to learn about the social experiences of how young people experience housing instability while maintaining a strong recognition of and respect for the cultural and social context within which the study operates (LeCompte & Schensul, 1999). Through ethnography, the researcher renders herself a primary tool for gathering information (Fetterman, 2010), and for this study, how the researcher was used as a tool was led and guided by the research participants. The motivation to do so was rather symbolic; by rendering oneself open as a 'tool' within the research setting, one does not just hear what participants have to share but actually *listens* to them.[20] As a result, ethnography enabled this research to work alongside youth collaborators to make sense and meanings of their experiences of housing instability (Denzin 1997; Willis & Trondman, 2000).

An impetus for this study, based on years of observation at a bank situated within a lower socio-economic area, was that there were structural constraints impinging on New Zealand's younger cohort that pushed them into an arena of constrained options, despite them being recognised as a vulnerable group. What I had witnessed while working at the bank was that such structural obstacles make it more difficult for this group to manage to live in socially legitimate ways, and this has the effect of putting young people into alternative means of

[20] Listening usually requires intention, and in the case of this study, listening meant the researcher was receptive to what participants-collaborators had to offer.

survival which at times are more dangerous or marginal. For example, young people who wish to open a bank account to be eligible for social welfare will require formal proof of address, such a tenancy agreement, a government letter or statement. Having witnessed first-hand how families and individuals were left with a marginal balance in their accounts after their rental payments were debited, my work experience offered the awareness that the poor in New Zealand endure very different housing experiences. As such, when embarking on the current doctoral study, I volunteered as a youth group mentor with a local youth group to learn and observe how teenage children of the poor survive housing instability. However, ethnographic studies presented a set of challenges for me, a novice researcher, to navigate.

Burgess (1984) highlighted the difficulty of selecting participants and controlling how information was collected in an ethical manner when doing ethnography:

> It is the focus upon natural settings which presents the field researcher with problems of selection and control over the data that are collected. Field researchers are, therefore, constantly having to select locations, time periods, events, and people for study (p. 53).

Hammersley and Atkinson (2007) pointed out the difficulty of accessing ethnographic sites:

> The problem of obtaining access to the data one needs looms large in ethnography. It is often at its most acute in its initial negotiations to enter a setting and during the 'first days in the field'; but the problem persists, to one degree or another, throughout the data collection process (p. 54).

Hammersley and Atkinson (2007) for example, cautioned novice researchers to be 'careful' when considering the location of one's ethnographic site. They suggested that one should critically assess the advantages and disadvantages of different locales (Hammersley & Atkinson, 2007). Fetterman (2010) pointed out that researchers need to consider gaining access to the field in different ways. Gaining access to a site may sometimes entail visiting local public places, where the researcher will need to introduce herself and the research to the wider community. In this study, I volunteered as a mentor with a local youth group, and my role as a youth mentor provided me with access to the research field.

After the approval of the University's Human Ethics Committee and consultation with Ngāi Tahu Consultation Committee was completed,[21] a total of six different youth organisations in two New Zealand cities were invited to participate in this study. While two youth agencies declined the invitation to participate, three agencies offered the opportunity to invite young people to participate in semi-structured interviews, and one agency accepted the invitation to participate in the ethnographic study.

Taking on board Tillmann-Healy's (2003) advice of dedicating a long period of time within the research field, I attended weekly group activities as a mentor to local youth groups attended by girls in their youth. Through these weekly meetings, I interacted with a group of girls in their youth, and these interactions fostered friendships in organic ways. The weekly team activities, along with a three-day camp, offered me a glimpse into the lives of young people, many of whom were living with housing instability. Twelve of the girls in the youth groups became participant-collaborators to this study. Five of those 12 girls volunteered to be part of an informal youth advisory group. The study began in 2017; however, to this day, my friendships with many of the girls are ongoing. Perhaps this is what Tillmann-Healy (2003) meant when she said that an ethnographic study becomes a "life project" (p. 737). A key driver behind the dynamic between the researcher-participant relationship was the respect for young people as experts in this study.

Young people as experts

The consulting in a youth advisory group was intended to strengthen the co-production process between the girls and myself. In this research, co-production can be defined as an approach where the researcher and the participants "work together, shar[ed] power and responsibility from the start to the end of the project, including the generation of knowledge" (Hickey et al., 2019, p. 4). There is an increasing availability of case studies that have documented the benefits of involving young people in research at all stages and consulting with them. These include the facilitation of recruitment (Sanders & Munford, 2005), producing better research tools (Schenk et al., 2005), establishing rigorous outcome measures (Wallace & Eustace, 2014), and generating richer data (Lushey & Munro, 2015).

[21] See Appendix A for full ethics application. This research was approved by the University of Otago Human Ethics Committee (reference number 17/118, 2017), and conducted in accordance with the University of Otago Code of Ethical Conduct.

The current research adopts an informal youth advisory group, whose model reflects that of the Oxford Neuroscience, Ethics and Society Young People's Advisory Group (NeurOx YPAG) that was set up by Pavarini et al. (2019). In Pavarini et al.'s research project, titled *Becoming Good: Early Intervention and Moral Development in Child Psychiatry*, the NeuroOx YPAG group consisted of 30 young people between the ages of 15 to 18 years. This group assisted the researchers throughout the entire research process. In particular, the youth advisory group helped to refine research questions, designed materials, and research tools (for example, interview guides and digital resources), recruiting and analysing results. The quantitative analysis in this research adopts a similar approach.

The youth advisory group also assisted in the improvement of the interview guide. The expert group, comprising five girls in their youth, provided the researcher with lingo and slang that was deemed appropriate and relatable when conversing with young people. Like Pavarini et al.'s (2019) study, the current study also consulted with its advisory group on how the collected information was interpreted and presented. In addition, the co-production of knowledge enabled this study to formulate a novel research method – the emoji-voice – a hybrid method of integrating photovoice and emojis.[22] Emoji-voice will be used as a tool to tell the girls' stories of housing instability in Chapter 10.

It was never the intention to only recruit girls as participants. However, as the process of the ethnographic study naturally unfolded, this led to an eventual sample group that was made up of 12 girls in their youth. Initial consultation with the advisory group pointed out that girls' experiences of housing instability sometimes differed from those of boys. The youth advisory group also brought my attention to the fact that young women are exposed to issues that young men do not typically experience, for example, the issue of period poverty. New Zealand specific data also pointed out that within the domain of severe housing deprivation, the proportion of young men and women were almost even, however, young women were more likely to be staying with friends or family, thus increasing their likelihood of experiencing overcrowding (Amore, 2016).

The youth advisory group concluded that a study on housing instability was important and that the findings of this study could provide information of 'lasting significance' (Charmaz, 2014). They believe that their stories can help to influence policies that aimed at supporting

[22] Emojis are ideograms with emotive facial expressions that represent feelings and activities through social media.

young people flourish. The researcher was able to formulate meaningful and personal friendships with the girls, and the girls were regularly involved at different stages of the research.

Sampling and recruitment

This research study applied a non-probability form of sampling, with a mix of purposive sampling (Bryman, 2016) to invite youth agencies and youth activities group sites to take part in the ethnographic study and semi-structured interviews. The youth agencies and activities group invited to take part in this study offered support programmes that respected the rights of young people and all had a teen-centred methodology for their programmes; a quality that was in line with the current study's research paradigm.

Purposeful sampling is a technique widely used in qualitative research for the identification and involvement of individuals who are knowledgeable about the phenomenon of interest (Cresswell & Clark, 2011). Through purposive sampling, girls between the ages 15 to 18 years old who were interested in sharing their stories of housing instability were recruited for in-depth interviewing. The semi-structured interview discussed on the barriers and challenges that young people faced with housing instability. The nature of the interview was conducted without any discomfort and at their willingness (Bryman, 2006).

This study made a conscious decision to invite the girls to participate at the earliest stage possible as a means to practise transparency about the researcher's multiple roles as mentor, friend, researcher, and learner. In doing so, a climate of respect and honesty was created. The invitation to participate was extended to the participants at the earliest stages of the researcher's interaction with the girls, prior to the establishment of friendship. This was because participants were more likely to decline the invitation should they feel uncomfortable or unwilling to participate. The logic was that if the invitation was given after a friendship was forged with a young person, then the young person might feel coerced into participating. An invitation was made when the girls were either at their usual activities' hall which they frequented or a space in which they were comfortable and felt safe. In addition, the programme coordinators were also present during the initial information session. The programme coordinators would reiterate that participation was voluntary, and the girls had the right to decline participation.

Most participants in the first city were recruited through the initial meeting at their local youth-group space. The person-in-charge or coordinator at each youth agency was given an

information sheet which included information such as the scope of research, resource sheet, participant information sheet and consent forms, and a recruitment poster (see Appendix A). Similarly, each participant was provided with the same set of information. The researcher was mindful of using plain, simple, English in communicating key details in the information sheet provided. All participants were also involved in pre-interview discussions to clarify what the interview involved and what to expect during the interview process. Through these pre-interview discussions, participant-collaborators made suggestions about where they felt was a suitable location for the interview to take place, and whether the interview design and research questions were appropriate and adequate. It was during this process that the girls aided in the drafting of the interview guide for this study.

In-depth interviews and focus groups

In the first round of interviews, a total of 12 girls were interviewed. In the follow-up interviews, five girls were interviewed. Due to the nature of the research topic, some girls had moved out of the city while some were no longer contactable (due to factors such as a loss of mobile phone connection, change of addresses and no longer attending the youth group). The five girls who took part in the second rounds of interviews were also members of the informal youth advisory group. All interviews were conducted individually and were audio-recorded and transcribed.

The aim of in-depth interviewing in this research was to explore the experiences of housing instability through the words of these girls. The interviews were conducted in a friendly manner, involving informal conversations with semi-structured interviews (Fontana & Frey, 1994). An open-ended, in-depth interview approach was adopted to investigate the breadth of the research topic, which followed the style of what Spradley (1979) identified as a speech event that was akin to a friendly conversation, where the interviewer focused on listening to "respondent's views in their own words" (Byrne, 2012, p. 209). For this study, the interviews generally lasted between 30 minutes to slightly over one hour.

The informal conversations held during interviews were casual; this helped to build and maintain rapport between the participant-collaborator and researcher-learner, which was necessary to explore the stories of young people's experiences of housing instability. The conversations were mostly guided by a reflexive approach where there was no particular order to the way questions were asked. However, the use of an interview guide from time to time allowed both the participant-collaborator and me to set a parameter for the topic of

discussion. This interview guide was iterative, where I made continual changes and customisation to fit the participants. Interviews were recorded using a digital recorder, while note-taking was kept at a minimal level during the interview process since the engagement with the participant was the main priority. Notes on body language and expressions were usually made only after parting with the participant-collaborators, and these notes were either written down, typed out, or audio-recorded and later transcribed.

Interviews were transcribed after each interview, and the analysis of the transcripts followed immediately, as this allowed enabled me to identify any important issues before moving on to the next interview. Transcribing the interview recordings allowed me to refresh my emotions, feelings, and responses during the interview process. Through doing so, I was able to (re)immerse into the findings, and interpret the data collected accurately (Holloway & Galvin, 2017).

The participant-collaborators and I utilised the second interview sessions to fill in gaps in the first interview. Together, we looked through the transcripts together, and the participants would clarify their intended meanings of expressions. They would communicate what they felt was missing or important. This process was usually conducted on an individual basis to maintain internal confidentiality.

After the transcription of the second interviews, I would meet up with each collaborator to go through their individual transcripts. I made further clarifications with the participants during these sessions, making sure that they were still happy for me to include the transcribed content in the research analysis. The ongoing iterative process of the interviews constituted symbolic interactionism (Blumber, 1986); the process was an opportunity for the girls to exercise control over the structure and the flow of the research. This power allowed the girls to create their own realities within the research, thus empowering the collaborative research dynamic. It is during this process where the participants and the researcher co-developed a theoretical understanding of the participants' lived experiences (Strauss & Corbin, 1998).

From time to time, I organised informal focus group sessions to exchange feedback from youth participants. Focus groups have exploratory potential, offering the researcher insightful background information that helped to clarify ideas. These focus group sessions also have a confirmatory potential, allowing the researcher to gauge the consensus among the participants (Skop, 2006). For example, when asked about their opinions on moving

houses, what I termed ‘housing instability,’ some girls described their feelings as “alright.” Without giving this too much thought, I took their response as a literal meaning and interpreted “alright” as somewhat positive. It was only during the second round of my interviews that a girl explained that “alright” meant that she knew the move to a new house was “not going to be a good experience.” She felt that she had no choice in the move; thus, by claiming that it was “alright”, she was indirectly assuring herself.

Although this research was framed as youth-centred research, the constructed meanings in this study sometimes ran the risk of unintentionally ascribing meanings to the participants’ experiences. Such a phenomenon deviated from the transformative-emancipatory goal of this research. Recognising that there were gaps in the interpretation of participants’ experiences, the youth advisory focus group were involved in the analytical stage of this research. They were consulted about the meanings of their expressions and the interpretations of their narratives. Through clarifying how and what the girls interpreted as “alright,” I learnt that such a response was their way of avoiding the question, or that they did not wish to give a definite answer. To ensure that the participants’ narratives and voices were accurately presented (Holt, 2004), the girls were encouraged to be part of the interpretation and evaluation throughout the research project. Here, these young people were recognised as ‘social actors’; meaning they were capable of carrying out meaningful interactions that make ‘a difference to a relationship or decision’ (Mayall, 2002), and this applies to all aspects of life, including research settings.

In this study, the youth advisory focus groups were used for the design of the interview guide, seeking advice on important and relevant themes related to the topic of housing instability, and clarification on the types of slang and terms that were commonly used among young people. They were also involved when making ethical decisions on what should or should not be included in the study’s findings and how meanings were interpreted.

Ethical considerations

Given the nature of sociological research, especially an ethnographic study that focuses on the description of young people’s experiences of housing instability and an exploration of young people’s consequential (re)actions to survive housing instability, anonymity was not guaranteed to the participant (Bickfold & Nisker, 2014). Instead, this research adheres to what some might refer to as the dominant ethical approach of protecting participant confidentiality (Kaiser, 2009). That is, in this approach, if information cannot be collected

anonymously without any identifying information (Siber, 1992), the researcher would collect, analyse and report the data without compromising the identities of the participants. A key goal for this research was to achieve what Baez (2002) identified as 'convention of confidentiality'. This research study upheld conventional confidentiality as a means to protect participants from harm. Participants in this study, at times, revealed stories with distinctive details or transgressive behaviours. It was, therefore, crucial for the researcher to exercise the sensitivity; recognising that youth participants could be harmed or face negative consequences if they were identifiable in the study (Baez, 2002). Confidentiality was a non-negotiable ethical principal in this study.

Honouring the convention of confidentiality also means to protect the privacy of participants, to build trust and friendships with participants, and to maintain ethical standards and integrity during the research process (Baez, 2002). Confidentiality is addressed not only during the planning phase of the study (that is, during proposal writing and the ethical review process), but at all intervals of the research: data collection, data cleaning, and dissemination of research results. The current study adopts what Guillemin and Gillam (2004) referred to as procedural ethics: the process of obtaining approval to conduct research throughout different intervals of the research. Although young people had competent decision-making capacity, this study acknowledged that young people might, at times, change their mind in their desire to participate. During the early stages of data collection, I had attempted to establish open, dialogical relationships by encouraging the girls to let me know if they felt uncomfortable about sharing their stories. The girls were reminded about their right to withdraw participation from the study. Not only was this message clarified by me, but it was also reiterated by a third party; the co-ordinator of the youth group.

Another reason for practising procedural ethics is because research involving young people is particularly susceptible to consent irregularities. In this research, there were occasions when the information was exchanged spontaneously outside of interviews when the audio recorder is off. For example, when the girls and I met unexpectedly at the supermarket, they would share a brief chat ranging from greetings and what they were doing that night, to information which I deemed relevant to my research. These conversations produced data about them not having enough in their budget to purchase household items or how they were sleeping on a friend's couch. Here, another ethical question surfaces: what were they consenting to? More specifically, is consent just about participation in the research interview, or does it go further? (Miller and Bell, 2012).

Problems were created due to the multiple roles which I took on. Meeting the girls by chance sometimes forced me to question my roles – when I asked them how they had been, was the I asking as a friend, a researcher, or a shopper? The tension between my many roles and what should or should not be included in the research led to yet another ethical dilemma: even when the terms of participation were clearly explained, agreed upon and consented to at the beginning of the study, nothing can warrant that these do not change, especially within an ever-changing ethnographic field (Hobbs & May, 1993).

Being respectful and considerate to participants means having to seek (ongoing) permission for the information that this research includes, including ethnographic field notes. For example, for anything shared outside the interviews, I would ask the girls if they were comfortable elaborating more on specific matters when the audio recorder was next turned on. Though most would agree to discuss the matter further, there were times when they politely declined – a decision which I respected. For example, the girls would hold back on the discussion of their friends or family as they recognised that those stories might not be theirs to share. The negotiation on what or what was not consented to with my participants allowed me to ethically navigate myself when executing (ongoing) informed consent. McCarthy (1998), in her study on the sexuality of women who have learning disabilities, demonstrated that involving participants in the research process is further likely to maximise their understanding of, and willingness to, participate the project. The management of ongoing informed consent should, therefore, be taken seriously when researching with young people.

This research was obligated to provide the participant-collaborators with adequate information so that they were equipped to make informed decisions about whether or not to participate in this study. Having been exposed to bestsellers such as Goffman (2014), Venkatesh (2008) and also Ellis (1986) during my honours year's ethics class, I was determined to minimise my chance of committing ethical blunders (Tolich et al., 2017). One of the most famous cases of breaching internal confidentiality (Tolich, 2004) was Carolyn Ellis's ethnographic research, *Fisher Folk* (1986). Due to the fact that Ellis's (1986) data came from a relatively small and isolated community, the research participants were able to identify themselves and their neighbours in her book, even though no real names had been used. Ellis included details such as traits of this community which made them identifiable to one another in research reports (Sieber, 1992).

Relationships within this community were, therefore, strained because of what Ellis (1986) had reported in her work, and many members of the community expressed a sense of betrayal and humiliation by Ellis (1995). Such a breach in internal confidentiality can also shatter the researcher-participant relationship and weaken the trust participants have for the researcher (Allen, 1997).

Having my ethnographic site in one city laid a possible ethical trap for confidentiality and internal confidentiality issues, such as those identified in Ellis's (1986) work. As such, the decision to access a second ethnographic site in a different New Zealand city was motivated by these ethical considerations. Similar to the recruitment process in the first city, a total of three youth groups and support agencies were approached, with two of the agencies consenting to the recruitment of young people in the participation of the semi-structured interviews. This ability to extend the ethnographic study to two different New Zealand cities allowed me to triangulate the ethnographic findings collected on girls experiences of housing instability in both cities.

Due to the nature of the research topic, housing instability, this research opted not to seek parental consent. This was because the stories shared by the girls would at times involve them making remarks which they did not wish for their parents or caregivers to learn about. A number of studies have demonstrated that young people as young as 14 are competent to make informed decisions. For example, in their study comparing youth of different ages (9, 14, 18 and 21), Weithorn and Campbell (1982) found that 14-year-old young people did not differ from their adult-counterpart in their decision-making ability. Similarly, Bruzzese and Fisher (2003), in their study on the capacity of 291 students (fourth, seventh, and tenth graders and college students), found that tenth graders understood their rights as well as adult students following their exposure to a Research Participants' Bill of Rights. Sanci, Sawyer, Weller, Bond, and Patton (2004) argued that "clearly from 15 years, adolescents have the cognitive capacity for making informed decisions" (p. 337).

This research argues that mandating parent consent in this study may, in fact, be inconsistent with the principles of justice and inclusiveness that are generally promoted by ethical review of research (Tri-Council of Canada, 2018). Although parents have the ability to sometimes understand research and assess harm over and above that of their teenage children (Knight et al., 2004), parents and their teenage children do not always see eye-to-eye on the matter on informed consent, and instead, parents' opinions are often formed based on their own

experience of adolescence, rather than the realities of their teenage children's experience (Flicker & Guta, 2008). Talking about housing instability might involve young people sharing stories which they find hard to share with their parents or caregivers. Hence, by consulting with the youth advisory group, parental consent in this instance could potentially be unethical, and instead, pose as a barrier to participation for the girls (Sanci et al., 2004).

This research made assurances of confidentiality by providing participants with an information sheet, a resource sheet, and a consent form statement before the interview and after the interview. Research participants were given time to read the information sheet and to clarify all the queries were answered before signing the consent form. Participants then indicated their willingness to participate by signing a consent form at the beginning of the first interview session.

Prior to the interview, I would, once again, bring the participant's attention to her right to withdraw from the research without needing to provide any reason. In instances where interviews were conducted in open and public places, the topic of confidentiality was further explained and emphasised. The resource sheet was placed in front of the participant, where it is again brought to the participant's attention to the various relevant points of contact and support available to the young person after the interview. Lastly, I would hand over the audio-recorder and explain how to turn off the audio-recorder so that the participant had a sense of control over the interview session.

When consulting with the youth advisory group, the youth collaborators of this study pointed out their desire and preference to present their stories in a continuum to accurately report young people's experiences of housing instability. One member of the advisory team pointed out:

> […] You have to tell them the story as a whole. [Moving houses] may happen this year, but other issues come up, or you may move again next year. If you tell the first story about moving, people need to know what happened before and after [the move] to see the whole picture … to know how it messes with you.

Listening to the advice of the youth advisory group, and to further ensure that internal confidentiality was upheld, this study made a decision to use narratives of composite characters to tell the girls' stories of housing instability.

Data analysis and the co-creation of composite characters

In this study, the data analysis is two-fold. The first part utilises a hybrid thematic analysis to explore the core themes describing young people's housing instability. The latter is a narrative approach to synthesise the meanings of their experiences and articulate their struggles using four composite characters – Marie, Ana, Aroha, and Talita.

Hybrid thematic analysis of young people's housing instability

Two rounds of interviews were conducted with a total of twelve girls. At the end of the second set of interviews, the researcher met with each participant to note down key experiences which they would like to vocalise as part of the composite characters' stories. Compared to previous interviews, the one-on-one catch up session was informal. During the individual information catch-up sessions, the participants verbalised what they felt were important aspects of their housing experiences which they would like to share. I would record these keynotes using the audio-recorder, which were later transcribed. Some girls opted to message me what they felt was important about their stories. These messages were sent through text messages or via Facebook messenger and were permanently deleted after transcriptions.

A hybrid method of thematic analysis was adopted as a strategy to create the composite narratives for this study. This study incorporated both deductive template of codes approach outlined by Crabtree and Miller (1999) and Boyatzis's (1998) data-driven inductive approach. Coding in this research started early in the research process, and open coding was initially utilised after the first interview was transcribed. Thematic analysis was conducted using NVivo (version 11) software and the process was guided by Braun and Clarke's (2006) six phase process.

First, I familiarise myself with the data. The initial interview transcript was read line-by-line to generate the thematic grids to organise the data, identify key quotes, and to refine the initial coding structure informed by the literature review.

Second, I generated initial codes by using open coding. The generating of initial codes allowed me to identify "the most basic segment, or element, of the raw data or information that can be assessed in a meaningful way regarding the phenomenon' (Boyatzis, 1998, p.63). This process of open coding revealed the different ways which young people experienced housing instability.

Third, I used inductive reasoning (Fereday & Muir-Cochrane, 2006), and reviewed the extracted codes. Here I made sense of what are the important themes that described the girls' experiences of housing instability: substandard housing, overcrowding, frequent housing, and housing insecurity. I took the advice of Braun and Clarke (2006) to "re-focuses the analysis at the broader level of themes, rather than codes", where I sorted "the different codes into potential themes, and collating all the relevant coded data extracts within the identified themes" (p.89). This coding phase revealed other segments of the girls' lives which intersected with housing instability, such as food insecurity, frequent school movements, and bullying. Appendix E (i) and (ii) illustrate the coding structure where I outlined the codes, the sub-themes, and the key themes.

The fourth step involved reviewing the identified themes. Coded extracts were checked to ensure they corresponded accurately to the identified theme. The determined themes were further reviewed against the key aspects of housing instability verbalised by the girls during the informal one-to-one catch-up sessions. This process supported the validity of the analysis. On a deeper level, the thematic process highlighted the mixed emotions that young people experienced when experiencing the different types of housing instability, and how the different housing instability unfolded from one to the other. Appendix F maps out the relationships between the different themes.

At the fifth step, I defined and refined the named the themes. The four themes that emerged from this phase were: 1) paying more for housing, 2) non-usage of housing facilities, 3) non-access to housing, and 4) catastrophic housing. Verbatim quotes from the data were extracted and placed into one of four thematic files. The purpose of this phase was to "identify the 'story' that each theme tells" (Braun & Clarke, 2006, p. 92).

The final step was to produce the report. I shared the findings of the derived themes with the youth advisory group. The advisory group was involved in the refining and organising of the named themes. Collectively, the group and I searched and sifted through the refined themes that were important in the illumination of the girls' experiences of housing instability (Glaser & Strauss, 1967). The themes were again reviewed, but this time in accordance to how it answered the research question, and what the girls felt was necessary for them to tell their stories. The refined themes then guided the framing of the co-constructed composite stories. A selection of meaningful quotes was chosen to be included in the report as this

facilitated the participants in having a voice. The extracts were then analysed and related back to the current literature which informed the initial phase of this study.

Narrative approach to synthesise the meanings of the girls' experience

The co-construction of composite narratives in this study draws on various forms of data, such as the interview quotes, thick descriptions, ethnographic field notes, and youth commentary, to recount the marginalised experience of young people's experiences of housing instability. The adopted approach referred closely to the works of Bell (1992), Delgado, (1995), and Solórzano & Villalpando (1998). The co-constructed composite stories offered both biographical and autobiographical analyses of young people's experiences of housing instability because the co-created composite characters were placed within social, historical, and political situations when discussing the risks, challenges and other forms of subordination imposed on them by housing instability.

When making decisions on how to co-construct composite narratives, this research relied on the values of a transformative-emancipatory research paradigm – respect, beneficence, and justice – while bearing in mind Strauss and Corbin's (1990) advice of 'theoretical sensitivity':

> A personal quality of the researcher. It indicates an awareness of the subtleties of meaning of data. One can come to the research situation with varying degrees of sensitivity depending upon previous reading and experience with or relevant to the data. It can also be developed further during the research process. Theoretical sensitivity refers to the attribute of having insight, the ability to give meaning to data, the capacity to understand, and capability to separate the pertinent from that which isn't (pp. 41-42).

Adding to Strauss and Corbin's (1990) theoretical sensitivity, this research also referred to Delgado Bernal's (1998) recommendation that researchers adopt 'cultural intuition'. Cultural intuition "extends one's personal experience to include collective experience and community memory, and points to the importance of participants' engaging in the analysis of data" (pp. 563-564).

The coalescence of both Strauss and Corbin's (1990) theoretical sensitivity and Delgado Bernal's (1998) cultural intuition enabled the participants and me to collaboratively synthesise: a) the data gathered from the research process itself; b) the commentary and

reflection of the participant-collaborators and c) my personal and professional experiences within the field.

To ensure that this research is indeed transformative-emancipatory, the current study further embraced the use of McCormack's (2000) lenses when interpreting and co-constructing the composite stories. This approach to narrative analysis encourages the researcher to consider the whole and each part of the story from more than one angle. McCormack's (2000) lenses can be understood to direct the researcher in the following ways:

> *The lens of language*: Researchers are encouraged to focus on the words people use, what influence this choice of words, what they tell and how they tell their story.
>
> *The lens of narrative processes*: Researchers are to focus on the ways in which people use and structure words to tell their stories; for example, a hesitation, or words that suggest different meanings.
>
> *The lens of context*: This approach enables the researcher to acknowledge the circumstances that influenced an individual's experience. McCormack (2000) explained that: "[s]tories are not told in a vacuum – they are simultaneously situated within a particular context (situation) and within a wider cultural context" (p. 287).
>
> *The lens of moments*: There are times during ethnographic studies when a participant comes to new, previously unrecognised understandings of their experience. Such 'moments' of personal epiphany allow participants and researcher to reach a mutual understanding of the storyteller's lived experience.

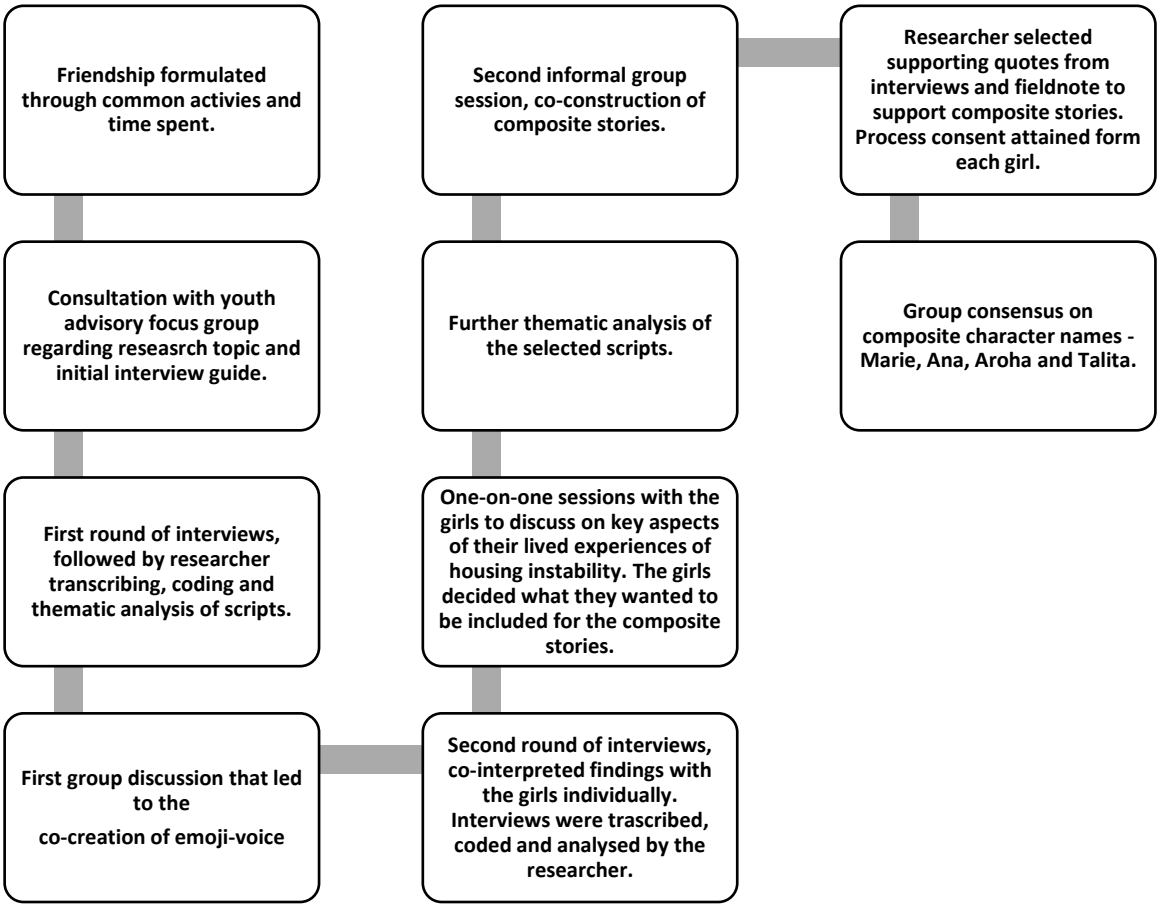
The adoption of McCormack's lenses enables the reproduction of the twelve girls' experiences of housing instability through four composite stories – Marie, Ana, Aroha and Talita. Each story centred around a different theme. Marie's story was about how she paid for housing both in monetary terms but also through compromised housing quality. Ana's story disclose the reality of non-usage of housing facility due to fuel poverty. Aroha's story told tales about catastrophic spending where the cost of housing ate into her household's food budget. Talita's story brought to our attention the brutal truth about non-access to housing.

The names of the composite characters were selected carefully with the intention to represent the girls' different ethnic and cultural background; five out of the 12 girls identified themselves as predominantly Māori, and two out of 12 girls identified as of Pasifika origins.

Equally important, the co-constructed composite stories allowed the girls to share their identity, while mindfully avoiding any misrepresentation of housing instability being synonymous with a specific ethnic group.

Relevant quotes from both the transcripts and field notes were retrieved by the researcher to support the stories outlined in the findings and to emphasise the reality of the stories told in this study. Ongoing consent was obtained from each participant for the use of the selected quotes and field notes. Figure 4.1 summarises the collaborative flow, which led to the co-construction of four composite stories.

Figure 4.1 Co-construction of four composite stories – Marie, Ana, Aroha and Talita.



The different threads and angles of the girls' lived experiences remained visible within the interpretive composite stories, where these composites mirrored the enduring challenges of the girls' housing instability. To some degree, the researcher's role morphed into one of

narrator during this process, helping to pave the way for the reader to contemplate the girls' struggles. This was achieved by using the girls' words and accurate descriptions of mood and setting to help prepare the reader. This research, therefore, fulfils its transformative-emancipatory objective by allowing the girls to speak their truths, multiple realities, and concerns of housing instability. By doing so, this study functions as a platform for the girls' voice – they are the storytellers.

This study recognises the ongoing tension around the legitimacy of composite stories, with some academics arguing that composite narratives are factual texts that are 'tainted' by fictional literary devices and should be an "off-limits in conventional academic discourse" (Banks & Banks, 1998, p. 17). However, with this research's prioritisation of internal confidentiality, and the fulfilment of the collaborators' desire to tell their stories in a continuum, this research argues that the use of composite characters and narratives serves three main functions as follows: (a) they offer new windows into the reality of young people's precarious ways of living with housing instability by demonstrating these young people are not alone in their position; (b) a community can be built around marginalised young people who have experienced housing instability since the use of composite characters puts a relatable representation and face to the identified challenges posed by housing instability; and lastly, (c) composite characters and narratives challenge the perceived understanding of housing instability experienced by those at society's centre (that is, adults) by providing a context to understand and transform existing belief systems.

Summary

With this research's prioritisation of internal confidentiality and the fulfilment of the girls' intent of telling their stories in a continuum, this research looked to composite narratives to articulate its findings. Through the composite narratives, this study engages in a real and critical dialogue about how and why teenage children of the poor pay more when faced with housing instability. Composite narratives are different from fictional storytelling. The current research is not developing imaginary characters that engage in fictional scenarios. Instead, these composite characters stem from thematic analysis of empirical data that were co-developed and grounded in real-life experiences of the girls. The next chapter introduces the composite stories of Marie, Ana, Aroha and Talita – telling cautionary tales of how housing instability created a climate of risk; forcing young people to exhibit risk-taking behaviours as means of surviving instability.

5

FOUR GIRLS SURVIVING INSTABILITY

The main themes of the twelve girls' lived experiences of housing instability are told through the stories of four composite characters – Marie, Ana, Aroha, and Talita. The purpose of telling the girls' stories using composite characters was to articulate the continuum and conditions of their precarious living. Composite stories allow this study to follow Bronfenbrenner (1979) and other housing theorists such as Desmond (2016), by exploring the girls' housing instability within multidimensional ecological and time contexts. The method used to construct these composite characters, as outlined in Chapter 4, explained how each character was co-developed with the youth advisory group. Each character represents a theme developed in the data analysis, and quotes from the actual interviews and field notes were used in the composite stories to mirror the girls' reality of housing instability. It is in their stories that this study explores what it is like for young people who are not yet homeless but live with little or no security. Marie's moving stories highlight the different facets and forms of instability. Ana's story shares what it is like living with uncertainty. Ana was constantly playing catch, her housing instability intersected with the disruption of her education, and a lack of access to reliable transportation. Aroha's story describes the agony of hunger and displacement. Finally, Talita's story details the despair that young people face when they exhaust their resource and become homeless.

Living with housing instability meant that teenage girls like Marie, Ana, Aroha and Talita faced barriers when navigating through the different social systems and institutions. The various aspects of structural constraints brought about or amplified by housing instability are examined through the stories of Marie, Ana, Aroha and Talita.

Marie's moving story

When I first met Marie, she was an outgoing girl and an active member of the youth group. She had disappeared from the youth group's social gatherings for a few months, and no one knew where she was. It was only at an end-of-semester dinner gathering at the end of the

year where we met again. That night, Marie shared that she had moved three times in the same year. Her most recent move was into a suburb far from the communal hall where we carried out our activities. Each time Marie moved, her family, and she moved into a smaller and colder house.

The first move followed a house fire which destroyed the family's rental property. Many of their belongings were destroyed by the fire, and more were lost during the move. Marie and her siblings moved into their aunt's house, where she was living apart from her mother in a severely overcrowded house. Living apart was not what Marie wanted.

After six months of hard work and savings, Marie and her family eventually saved up enough for their own rental property, but the dwelling they could afford was cold and damp.[23] Having their own rental accommodation was short-lived as a rent increase forced Marie and her family to move once more, this time into a suburb even further away and an even smaller house than before.

My field notes recorded Marie's turbulent moves:

> The first time Marie moved was due to a fire, an accident which neither Marie nor her family saw coming. They were shocked. I recalled Marie describing the scene of the fire: "We were all sleeping, and the next moment I was dragged out by my parents. My sister was crying, and my Nana was angry. I didn't even know what was going on."
>
> Marie and her family lost most of their belongings in that fire, and they were left with few clothes and household items. With no insurance or savings, Marie and her family sought refuge with their relatives.
>
> Not only were their belongings destroyed by the fire, but Marie ended up losing more of her few possessions during the move. With nowhere to live, Marie and her family had to seek help from their relatives. The closest support they had was in another city that was a two-hour drive away.
>
> [Field notes]

The move to the new city occurred so quickly for Marie's family that Marie's favourite blanket was left behind. Desmond's (2016) story of eviction also captured the rushed nature

[23] Refer to Appendix B for my field notes on visiting Marie's house.

of eviction; a half-eaten birthday cake and children's toys remained in the apartment when the movers arrived. My field notes captured Marie's emotions when she described her loss:

> Marie choked up in tears when she talked about the yellow felt-like blanket that was gifted to her when she was a child. She reminisced: "My Nana gave that to me. It's the Nana on Dad's side, and she's no longer with us. It's like having that blankie was being close to her, you can't replace that."
>
> I felt sad as I listened to Marie's recollection of her loss, not only in terms of her belongings but her sense of belonging. The day of the move, Marie's blanket was left hanging on the washing line. When Marie realised that no one had packed her blanket, she and her family were already on the motorway. Since they relied on their relative's help for the car ride, Marie explained that she understood why her mother did not ask for them to drive back to the property: "You see, we were in no place to ask for help! They already did us a huge favour. I just bit my tongue and cried silently." No one seemed to understand why Marie was making a fuss, but in Marie's words, "that blanket really meant a lot" to her.
>
> [Field notes]

Although Marie and her siblings were grateful that their aunt had offered to take them in, there were many people and few rooms in her aunt's house. Marie and her parents were living separately. The following is my field notes reflecting a conversation with Marie about her housing situation:

> Against their will, Marie and her parents lived apart. This was due to a lack of space at her aunt's house, a situation which Marie described as "horrible." Her aunt was already living in a relatively crowded situation. Two families were living in her three-bedroom rental house, and along with Marie and siblings, 11 people were living in the house. As such, Marie's mother and stepfather had to live elsewhere. At some point, Marie's mother and stepfather slept in their car outside of Marie's aunt's house.
>
> Asking for favours was always uneasy. In Marie's words, "if it weren't necessary" they would never ask. Despite feeling cold at her aunt's house, Marie did not turn on the heater.

Marie vividly described what the cold felt like when they did not have enough clothes during the winter months: “I could feel the chill in my bones, and I felt sick all the time.”

Marie explained what it was like being unwell in a cold and damp house:

> I had to stay at the hospital for like a week after I was born, on like IVs and things to make me fine. I just had [the] flu for like over a month. I think it costs like 12 dollars for me to go see a doctor, but Mum has an automatic payment to the doctors because I go to the doctors regularly. So, my Mum like pays it when she can. It has always been like that since I was a kid.

Marie explained: “[…] because we live with Aunty, she expects her to do chores cause it’s her place, you know? […] you do what you’re told to do.”

When I asked Marie to describe her living situation, her description caught my attention; she said her “stay” with her aunt was “chaotic.” Marie commented that their living situation was “tight,” not only in terms of the physical space but also in terms of finances and personal space. While Marie slept in the cot room with her sister and four other cousins, her aunt slept in the lounge with two of Marie’s brothers. In the garage beneath the house slept another aunt and her partner, and they resided beside a stack of unpacked cardboard boxes. The garage ground was exposed, and not cemented with concrete or tar. When it rained, water puddles would soak the soil-like ground, leaving the area damper than before.

“There were people packed everywhere,” Marie described. Marie walked over clothes, bags, and other items belonging to her cousins and aunts to get to the kitchen. Items were laying around everywhere in that house, from toddler’s toys and milk-bottles along the hallway to piles of laundry lying on the couch. Marie often had nowhere at home to do her school assignments, and her only option was to do her work on the kitchen table – if someone else had not got there before her; even when the kitchen table was free, her uncle’s tools, bills, and advertising pamphlets covered much of the table’s surface.

I could almost sense the constriction from Marie’s words, both physically and emotionally. Everywhere in the house was already occupied, Marie had little option for personal space. The lack of space meant that Marie was often caught in the firing

line of arguments between her brothers. For example, neither of Marie's brothers wanted to sleep on the mattress on the living room floor, and both fought to sleep on the couch instead. The mattress was hard and uncomfortable, and during winter, it was much colder to be sleeping on the floor. Marie cautioned: "you can feel the cold draught coming through from beneath."

During summer, sleeping on the floor with a singlet meant that her brothers were prone to flea bites: "the bites are painful and annoying."

The six months Marie spent at her aunt's was difficult, and she was determined never to endure the same again. Marie said she never wanted to be that "lonely" and isolated; this was her state of wellbeing when she lived apart from her mother. Living with someone else meant that Marie was not able to "be herself" at times. She was always anxious and worried if she did something wrong around the house or that she was not doing enough because that was not her "home." Not living with her mother and living in a new suburb implied a disruption of Marie's support network.

The constant noise, fuss, and clutter around the house – her brothers arguing over the use of the couch, her uncle's friends coming over to drink on a school night, her baby cousins crying in the middle of the night – all of these were different manifestations of chaos for Marie. The chaos sometimes amplified because of the tight living space. This chaos did not cease, leaving Marie feeling drained and exhausted.

Marie's story described an ongoing tension – the permanence in "staying" within a temporal space, despite being amidst the clamour within those four walls.

[Field notes]

Marie explained that living with whānau was often "awkward." On the one hand, Marie realised the importance of living in accordance with her aunt's house rules. On the other hand, living by someone else's practices was like walking on eggshells for Marie, where she was always anxious about abiding and living by the host's house rules when such rules can at times be taken quite literally. For example, Marie disclosed that her aunt would place padlocks on their kitchen pantry and cabinet to keep control over the food that was available in that household. When Marie was hungry, she would have to wait for the allocated mealtime before consuming her prescribed portion of food resource.

To save on rent, Marie's aunt was willing to "put up" with a substandard rental. As Marie described:

> The paint was peeling on the ceiling. Some parts of the house paint were even flaky with like mould growing behind the curtains and underneath the furniture. I could even pierce my finger through the rotting windowpane. Then there were like holes in the doors, but I guess over the years my cousins also damaged the door further […] happened when they were moving in and like their furniture ding into the walls and doors. But it's best we don't say anything to the landlord, because they will blame us.

Marie and her extended family ran the risk of being evicted, and the routine inspection by the landlord was a ticking time bomb. Marie explained that contacting their landlord was not always easy, and eventually leaving the problem unfixed snowballed into a more serious issue:

> We had problems with the rental house we lived in, but he lives out of town and sometimes comes into the city […] but he never actually helped us with the house problems.

Living by someone's rules also meant that Marie held back her opinion on the state of her aunt's house. Marie explained that "it was not up to [her] to say anything." Marie helped with the cleaning of the house, and the caring of her younger cousins to pay her dues. She exchanged her labour in return for her accommodation. Marie had to look after her young cousins so that her aunt could go to work. This meant that her education was sometimes compromised. Marie explained how she cared for her cousin's children:

> […] I would go over to my cousin's. Depending on who needs help with babies […] I'll go live with them for a bit. These days it's mostly at my cousin's because she just had her baby. When she was in labour, I had to be there for ages just because she needed someone to babysit her other kids. So that's why sometimes the youth group need to pick me from a different address. It's real hard work with the kids […] [but] my sisters[24] *needed* me.

[24] Sometimes the term 'sister' was used by the girls to describe their cousin, not necessarily biological sibling.

The second time Marie's family moved was into a three-bedroom house which her, her sister, her sister's boyfriend, sister's children, two brothers, mother, and stepfather all shared. When asked about what it was like moving with other younger children at home, Marie confided:

> My nieces go through my things too […] that's why my socks are always missing, and I will have to buy more […] my sisters always take mine too.

In Marie's new rental accommodation, she shared a room with her younger brothers. They had a set of bunk beds in their room; with her younger brothers sharing the bottom bunk bed and Marie sleeping on top. The following is the field notes detailing Marie's description of her housing situation:

> Marie described her room in the new rental property as "okay." I wondered what "okay" meant and asked Marie during our second interview. I learned that it meant she didn't want to talk about it. Marie shared with me that there were some nights where she felt clouded by frustration, especially when her brothers argued and screamed at one another in their small room. Sharing a room made it hard for Marie, who wanted to rest or to chat with her friends on the phone. Marie felt conflicted: on the one hand, she was grateful to live with her family again, yet on the other hand, she thought she had no privacy. For Marie, having to share a room with her brothers meant a compromise in personal space. The house was not a home for Marie.
>
> It took Marie and her family another six months after they had moved in before being able to afford the internet. However, just when they were about to get their service connected, they received a notification from their landlord. Their rent increase was due in three months. The hike in rent left Marie's family blindsided again. "We were angry and yet helpless, I am only 15, and I had no idea how else I could have helped," Marie shouted, showing her agitation. Marie felt particularly affected when she witnessed her mother crying due to the constant financial pressure.
>
> [Field notes]

Marie emphasised that moving was associated with many costs. In her words, "the bills kept coming, just when you thought you'd sorted one, another one comes."

The $10 per week rent increase ate up most of their internet budget, and this left Marie's family feeling helpless and panicked. Marie's pattern of moving was associated with a range

of financial costs. For Marie's family, they were willing to go without services such as internet or heating, sometimes even groceries, yet moving still became an inevitable outcome when Marie's family was no longer able to keep up with their rent. As I reflected on my observation of Marie's housing instability, it became apparent that the vulnerability described by Marie was not entirely unfamiliar; it reminded me of two of my customers at the bank – Ngaire and Siene. The following is the fieldnotes observing Marie's housing movements:

> Uncertain about their ability to afford the new rent, Marie and her family searched for alternative accommodation as soon as possible. As Marie's mother needed to be at work, she relied on Marie to search for a new place. It was during this period where Marie lost interest in attending school and instead chose to help her mother with the search for a new place. Their limited budget meant that Marie and her family had to move into a suburb on the south end of the city (approximately 25 minutes by bus from their current suburb and about 40 minutes by bus from Marie's school), and a smaller house with no insulation. Marie described the hissing sound she could hear when the wind blew against the window and how she could feel the cold draught seeping in through the walls. Marie and her family were confronted with a dilemma when they were faced with few options for housing. They had to either "live with" the cold, damp, and mould or be separated again. And it is here I saw a pattern in Marie's story of housing instability; 'The Move,' again.
>
> [Field note]

Despite making compromises to afford rent, Marie and her family also found themselves being discounted on the quality of their rental house. Marie added that:

> […] there was house sinking, the area was kind of bad … [When we first moved there], there were lots of rubbish we had to clean out. It was alright in my sister's room and the bathroom, but there was black mould growing [on her ceiling]. So, my sister could not sleep there anymore, and we all had to move into my mum's bedroom. The bathroom floor beside the shower was breaking […] same for the floorboards along the hallway. It was breaking, and your foot could just go right through.

Marie described:

> [The area we live in] was not so bad for flooding, but the rain builds up. It seeps through the little creaks and cracks in my room, and sometimes I step into puddles when I wake up in the morning. It makes it [the room] really damp, and the wall has mould. I do have a wee heater out there, but we do not have a powerpoint, and the only way to get power is through an extension cord that runs through the inside of the house. So [the cord] comes out the little cat door then over the deck, and then over my [sleepout] roof and inside the room. When it rains its kind [of] scary, so that's why I try not to have my electric blanket going in case like something happens, and water manages to get it. You know, I'm not trying to get like electrocuted.

I recalled Marie's excitement when I first told her about the Healthy Homes standard that was implemented by the government in the second year of this study, and how the new regulation might mean that Marie and her family will have improved housing. Their landlord was now accountable and responsible for providing a warm and insulated house. However, Marie's excitement soon turned into a profound worry and frustration:

> "He [the landlord] would probably push to back out and do it later anyway[25]… [I] hope he doesn't get something that's [a heater] costly to run, or like a weak one […] the one we have [now] is real useless."

Marie's response towards the new Healthy Homes Standards demonstrated how the poor could still end up paying more when it comes to housing despite policy initiatives.

While there might be myriad reasons why families move, the moving process was often a difficult transition for the young person and their families. Marie described the moving process as:

> […] kind of annoying, because the last time I moved, there was so much [packing] to do, then I moved again. I moved before I moved this time. I took three months to unpack the last time because I thought I didn't have to move again. As soon as I've unpacked, my mum jumped on me and said we're moving again […] it gets really stressful because I've got to balance school while (finding the time) to pack […] [and when things are packed in boxes] I can't find anything during the week […] you

[25] Landlords have until 1 July 2021 to provide one or more fixed heaters that can directly heat the main living area or to maintain the house temperature of at least 18 degree Celsius as per the World Health Organisation's recommendation (Tenancy Services, 2019).

> have to choose what or what not to pack [...] to throw things away […] it's not that simple and fast.

The type of constant moving Marie experienced came with a range of financial costs. First, Marie's family needed to front the rental bond, and this is usually the equivalent of four weeks of rent in New Zealand. The average national rental for a two to the four-bedroom house was $525 NZD per week at the time of this study – a four-week bond would amount to $2100 NZD.[26] While at the time of analysis, it had become illegal for rental agents to charge a "letting fee,"[27] during my fieldwork, the practice of paying this fee was common in most New Zealand cities. This fee was generally one week of rent plus goods and services tax (that is, 15 per cent) (Tenancy Services, 2019). Second, on top of these upfront costs, one would also need to allow for at least one week's rent in advance. These upfront costs only secure one a place, but as witnessed in Marie's story, the paid expenses do not warrant the security and term of their housing tenure. Third, there were other financial costs to consider, including those generated from the actual moving process: boxes that were needed for packing, hiring a moving truck, and the connection of services. When asked to describe the costs involved with moving, Marie said:

> The bond is so expensive, like a couple of houses we saw were over a grand. Sometimes there is a letting fee. And depending on whether we could afford it, there is internet and phone bills, and the power bill.

Marie further explained:

> We also needed a truck to help us move, and Mum can't drive, so we had to get someone to help. She was really stressed out.

Marie said, "the bond for a [rental] house was ridiculously high," adding to the financial stress on families and the young person living at home. Marie said her mother and stepfather would often "argue about money":

[26] The national average rent was derived through a Trade Me Property report (New Zealand Now, 2019). Trade Me is an online auction and classifieds website that serves as a platform for advertising of properties (for rent or for sale).

[27] As of 12 December 2018, tenants cannot be charged a letting fee. The Residential Tenancies (Prohibiting Letting Fees) Amendment Act was passed to remove additional upfront financial barriers for tenants trying to secure their renal homes (Tenancy Services, 2019). The letting fee was normally the equivalent of one week's rent plus the goods and services tax and was paid at the beginning of the tenancy.

> I hate seeing Mum and my stepdad stressed cause when they're both stressed, they argue. It's horrible seeing them argue. I don't like arguing and raising voices. It's not my forte. They're doing the best they can and like there are things that are out of their control.

When asked about how their family coped with the ongoing costs, Marie noted how hard her stepfather worked:

> My stepdad works fulltime and worked some crazy hours to save up for that. He is a professional cleaner […] and works split shifts in the mornings and nights. He only has an hour and a half break in between those shifts. He starts at 5.00 am in the morning and finishes at 9.00 or 10.00 pm at night. He never gets enough sleep and hardly takes any days off […] It is hard on him, and he gets stressed and so tired.

Marie's stepfather was a commercial cleaner who was working full-time, at times even more than 40 hours each week. Despite working for the same employer for years, Marie's stepfather was still on minimum wage. Marie's mother worked as a casual support worker. While Marie's mother's hourly wage was a dollar above the minimum wage, she did not have secure working hours. Marie's mother was, therefore, the working poor, her income fluctuated, and there were weeks where she might not get rostered for a shift. Marie's family was an example of New Zealand's working poor who, despite both parents working, still faced difficulty meeting the costs of housing, especially when the cost of housing is increasing at a faster rate than the average household income (Stock, 2018).

Having witnessed her mother's financial worries, Marie too was worried about what her future would be like:

> I worried about finding a job and be like settled [when I attend university]. To make sure I've got enough money because I don't want to get behind on rent and bills, want to make sure I'll be getting a good amount of money and be stable. My biggest worry is moving out of home and being hit by financial things, and I don't want Mum to worry at all.

To prepare herself financially and to contribute towards household expenses, Marie started babysitting children in her neighbourhood when she was ten years old. She charged $30 payment for each child for five days of afterschool care. Marie explained her rationale for staying home to babysit as opposed to attending school:

> School never did anything for me […] but when [at home], I work and try to get pocket money from babysitting and doing chores for others. I would then use the money for like [mobile] top-up [vouchers], or if not, for food.

Marie also had a part-time job doing a paper-run; she actively looked for work of all sorts because she never wanted to be someone "who just sits on the dole."

Not only did Marie's parents' financial worries translate into her stress, but Marie also found it challenging to share her emotions with her parents. Marie had always maintained that she did not wish to add to her mother's burden, even when she was bullied at school:

> It's like I don't want her to be worried. But yet, when I tell her cause I needed to talk to someone, she's too busy. She doesn't get what it's like. And she gets all upset that I'm skipping school.

While there are government agencies and other social agencies that aid low-income families like Marie's, navigating these services was often not a straightforward process. Marie talked about the help extended by their whānau and local government agencies:

> [After the house burned down], Mum had help from like Aunty, who would give her rides to WINZ [Work and Income New Zealand[1]] […] but you can't see WINZ immediately, you need an appointment … that takes time […] WINZ then gave her some money [the hardship benefit] which really helped [be]cause we could use the money to pay for things.

There were circumstances where Marie and her family visited a couple of social agencies before engaging any form of support. For Marie and her family, navigating through the social systems meant meetings and consultations that coincided with work schedules or other commitments. Being poor was, therefore, time-consuming.

Marie elaborated on the tedious process to schedule an appointment at the Work and Income office. Since the offices only open during standard business hours (9.00 am to 5.00 pm) on weekdays (Mondays to Fridays), it meant that Marie's parents needed to take time off work for the appointment. Taking time off meant an impact on their income. These meetings usually required Marie's family to provide evidence such as their bill statements and banking transactions to prove their 'claim' of hardship. If they did not supply the necessary supporting documents, Marie's parents would need to reschedule another appointment. A different meeting sometimes meant meeting with a different case officer, and this meant

more time spent explaining and proving themselves. The lengthy process to attain any form of financial assistance meant that low-income families like Marie's are often left worse off, despite eventually receiving the financial aid. During the period when requests for support were being "reviewed," Marie and her family incurred late fees due to such delays, other times they paid interest, and sometimes a dishonour fee by their bank, all of which led them to pay even more.

While Marie's moving story reveals how housing instability has reciprocal causation; where one housing event affects the transition into the next, Ana's story, on the other hand, details the complex nature of poverty and housing instability. Ana, like Marie, experienced many symptoms of poverty and housing disruptions. However, Ana's narrative focuses on the stress that comes with uncertainty – the inability to meet with bill payments, a lack of reliable transportation, and a disruption of her education (Parke & Kanyongo, 2012). The penalties of housing instability meant that Ana had to play constant catch-up in her everyday life.

Ana's web of uncertainty

Ana was sixteen years old and in high school when I met her. Her story, like Marie's, captured a time of financial turbulence, but the consequences were very different. Ana too, moved several times that year, each time to a different suburb and each time further away from her high school. At the third rental accommodation, Ana's family had trouble meeting their weekly rent payments. After being late on rent for more than a month, Ana's family was eventually served an eviction notice after failing to reach a mutual agreement with the landlord on a payment plan and paying off their arrears.

The eviction was a stressful event for Ana and her mother. Not only did they lose their rental bond to make up for the arrears, but they were also required to pay for the tribunal filing fee and other fees related to the cleaning of the property. With no savings for the bond payment on the next rental accommodation and the constraints of a short timeframe for the move, Ana described the moving experience as a "nightmare" that was "unbearable." Being evicted meant that Ana and her mother were not able to provide a satisfactory reference for their next tenancy application, and in the week following their eviction notice, Ana and her mother were turned down by five different rental agents. Two of the housing agents did not explain why Ana's mother's application for housing was declined, while the others cited reasons such as unsatisfactory references.

The string of rejections fuelled Ana's anxiety, which was also influenced by Ana's mother's desperation to find an affordable house. Ana and her mother therefore resorted to a "payday loan advance"[28] from a second-tier finance provider so that they could fund the bond needed for their next place. Ana explained:

> Mum initially went to WINZ, but the process was real[ly] long, and like after two visits or something they said like there's a waiting list for housing. Mum didn't wanna wait so she thought that if we had some cash, we could maybe like have a few more options for renting. We tried like on Facebook and Trade Me to see what's out there. Some friends said like we could wait a month or something, and there may be more houses available, but they don't get it like we need somewhere ASAP, not like a month down the road!

Through word of mouth and informal search using social media platforms, Ana and her mother eventually found a two-bedroom rental unit in an area that was cold and damp. When asked what her new place was like, Ana answered:

> I just don't like that house; it's not nice […] it was freezing, and I got sick. I am pretty sure it was a drug house. When we [move in] we all got sick […] every time we turned on the heat pump, it felt like we couldn't breathe. It was disgusting; there was a smell.

For Ana, being unwell meant that she was often away from school. When Ana took time off over a long period, her schoolwork was affected, and she became excluded from social groups. Ana said that she felt "lonely because I don't know anyone anymore. I was like the newbie, the noob […] and everyone else already had their cliques."

She elaborated:

> I feel a little bit nervous usually like I'm going to have a panic attack because like no one's really seen me in, and they all made up rumours about me.

Her anxiety, along with being an outcast meant that she was, at times, a target of school bullying:

> My mum noticed that I've had this problem with my eyes that they go like that and roll to the back of my head and I blink lots and like that's started when the bullying happened […] but became worse throughout the years of bullying at school. I went

[28] See Edmunds (2018). Short-term lenders were found to charge between 182.5 per cent to 547.5 per cent per annum.

> to a doctor and he actually came up with a solution that it was a tick of anxiety but also like a tick of Tourette's, it was not verbal, it just my eyes that do that. And so, I was prescribed with some medication which was anti-depression, which helped with both anxiety and depression for me.

When asked to describe what it felt like being bullied, Ana choked up in tears:

> I hated it. I didn't know anyone […] It was horrible. I hated it. I never felt so uncomfortable. The awkward talks and I didn't know people's names, and I felt really rude, I was calling everyone "Hey, hey," and they wouldn't know that I was talking to them because I didn't know their names … so I moved during like week five of the semester. So, everyone had already been settled in, and there were already some assessments that's done.

Despite the stress of bullying at school, Ana came home to the reality of helping her mother to juggle the cost of rent and power, and Ana explained how she forsook her personal space for warmth:

> [The house is] really cold because it's only got a heat pump. The heat pump only heats up the lounge and some part of the kitchen. But if we want the lounge to heat up really good then we have to close up all the doors. LIKE ALL THE DOORS for the lounge and the kitchen area … [We] would like sleep on the floor and without blankets and pillows and mattresses […] it can be quite stressful because I like my room […] this means I don't get my own space. Space is real[ly] important [when you're a teenager].

In the two-bedroom rental unit where Ana and her mother resided, there was adequate space for both of them. Yet, Ana and her mother experienced a different type of overcrowding – functional overcrowding (Gray, 2001). To cope with the cold, Ana talked about sleeping "marae style"[29] where she and her mother gathered in the living room to conserve heating. In addition, Ana's family was proactive in their budgeting and opted to pre-pay their power:

> Mum has automatic payments to our power company. Maybe like $25 or $30 each week where she would transfer them (the power company) money on each payday. But this [latest] bill, where it came up higher, was at a real bad time … because of

[29] Commonly known as a 'meeting house' where gatherings are held; during multi-day gatherings, one large room is typically used for sleeping.

> other bills and unexpected costs […] like broken things in the house […], I feel that [my mother] is [already] real cautious with her money ... because of past events […] at times she's too cautious […] like she will go over the top if you know what I mean? But then no matter how careful she is, the bill still came out [to be] more. I feel bad that she's so stressed […] that is why I try not to ask her for money for school stuff.

Despite being frugal on their power usage, Ana and her mother ended up building arrears of $460 on their power bill during the winter months:

> When the bill arrived, there was like an "Urgent" stamp or print on the top corner of the bill. It was like in red [colour] they said they were like gonna cut the power in a week's time or something […] I remember freaking out and crying […] I know mum finds it stressful especially when she does not have the money to pay for everything […] I guess she didn't want me to worry [so] she didn't tell me anything. That's why she just kept [to] herself in the room with the door shut. But I know.

I recalled Ana tearing up during our conversation on how her mother coped during times of financial challenge. Ana told me:

> […] I could listen to her [Ana's mother] even though she was in the room […] she begged the person over the phone to like pay it off slowly, you know? But they were like straight-up 'Nah,' maybe [be]cause of like past histories and stuff.

Despite pleading with the power company, Ana's family was left with a house with no power. While the power company offered to keep their connection if Ana's mother made a lump-sum payment of $270, the arrangement was unrealistic for a family who lived pay cheque to cheque. Ana described what it was like coming home to a house with no power:

> [we] couldn't cook … there's no way the hob would start […] I couldn't do [school] work either … I didn't know if I could call mum […] [I] didn't want her to worry.

For Ana and her mother to have their power reconnected, not only were they expected to pay the arrears, a new connection fee was applied. For the next couple of months, Ana and her mother lived with no power. Due to the unbearable cold, Ana's mother eventually sought help from their neighbour, seeking access to the neighbour's hot water. Ana explained:

> I think she (the neighbour) didn't like the idea at first […] then mum offered to pay $10 a week […] and then […] she said yes.

Ana added that her neighbour was the same lady whom Ana's mother relied on as a means of reliable transportation to the supermarket. Ana and her mother would pay a combined cost of five dollars to their neighbour for a return trip to the supermarket, a transaction which Ana described as "paying for gas":

> The bus fee's like more expensive if [mum], and I go [to the supermarket] together. Mum would pay her (the neighbour) gas money. She would cash out from the dairy, and that might cost her a dollar [to take] cash out. [But] the dairy is just down the road … so sometimes she pays fees when she overdraws her account.[30] But cashing out from the dairy is still cheaper because the ATMs are far away and busing [to the bank] cost more.

Ana's mother received an employment seeker's benefit administered through Work and Income.[31] She had previously worked at a meat-packing factory but had to leave her job due to her diabetic condition. An incident at home, resulting in what Ana's mother thought was a "small cut" on her hand eventually deteriorated into a wound that did not heal. Having a sore or what Ana described as a "rot-like-wound" meant that her mother could not complete her set duties at work. It was a 'catch-22' situation for Ana's mother: because the incident did not occur at work, Ana's mother was not entitled to Accident Compensation. Yet, Ana's mother's condition was not 'serious' enough for her to be on a sickness benefit. Ana's mother, therefore, bounced between casual or seasonal employment and the Job Seeker's benefit. Ana's household income was, therefore, much more vulnerable to "shocks"[32], often fluctuating, making it harder for them to work with the conventional budgeting advice provided by social agencies. Ana described:

> [There were times when] she worked like from 8 am to 12 pm, and sometimes her shift starts at 5 pm at night … so she's not really there when I wake up and then sometimes I wouldn't be there when she gets home […] we're not exactly close […] I find it hard to deal with having the need to express my feelings about things that happen at home to my mother.

[30] A dairy is a small convenience store in New Zealand. Since Ana's mother withdrew cash from a local dairy, she had no access to her bank account details. Because of this, she was not aware of her account balances and would go into deficit.

[31] Also known as the Job Seeker Support, a weekly payment that is administered through Work and Income. See Work and Income's website for more details.

[32] The term here is borrowed from an economics context and is used to describe an unexpected or unplanned event that can affect the economy negatively. In this instance, it was the personal finances of Ana's family. See Hall & Liberman, Economics: Principles and Applications (2012).

According to Ana, when she was twelve, she and her mother resided in a statehouse provided by Housing New Zealand. However, their tenancy ended when their boarder caused severe damage to the property through intentional vandalism. Ana's mother had taken a boarder in to cope with the rising costs of living. Since subletting was against Housing New Zealand's regulation, Ana and her mother were unable to seek formal assistance. Ana and her mother were evicted when they were unable to afford the repair costs of the property. Ana felt that their tenancy history with Housing New Zealand was a possible reason why they found it challenging to secure social housing assistance.

Ana expressed that she did not share a close relationship with her mother as they hardly ever spent time together:

> Sometimes I feel like mum doesn't want me to be successful in life, because if I do, then I might leave this place. She feels like I would leave her and forget the way we are as a family […] but […] I don't want to live in that house forever.

According to Ana, if her mother was not at work or "out on a job," she would be helping friends or neighbours, cleaning for them or running errands in exchange for small amounts of money. Although Ana felt distant from her mother, she acknowledged that her mother was "doing the best she could."

Paying more for housing meant that Ana's family had a smaller discretionary budget. Ana shared her experience of walking to school. The following is a paragraph from my field notes on Ana:

> On top of the many costs of moving (such as a bond, power connection fees etc.), bus fees also became discretionary for Ana and her mother. Ana, therefore, had to walk to school. Walking to school started after Ana's second move that year when she moved to a suburb further away. To ensure that she reached on time, Ana was waking up earlier. According to Ana's description, it took her approximately an hour to walk to school and another hour to walk home. Having walked from the north end of the city to the south end of the city, I recalled how cold it was, even during spring and autumn. I remember asking Ana what happens when it rains? She kept mum for a moment, then laughed it off, saying, "maybe it's a reason not to attend classes that day."
>
> [Field notes]

For Ana, the walk became much harder during winter months, as Ana did not own a proper pair of walking shoes. Her only pair of school shoes were fabric – when it rained, they were wet, and at times, Ana suffered from blisters on her heel. Ana shared that her mother had thought of moving her to a new school, one that was closer to where they were living. Yet the thought of paying for new uniforms deterred them from doing so.[33]

Since most of Ana's friends lived near her school, they would either walk home together or share a bus ride. Such circumstances left Ana feeling very much excluded from after-school social activity. She told me:

> Everyone was like calling me the "loner" and other nasty names. The rumours of me being weird and therefore alone started spreading around the school, and I hate it, I hated being at school when everyone was mean.

Some students went as far as labelling Ana "pōhara," or "poor" due to the suburb where she lived. Ana clarified:

> [Pōhara] is a Māori word to described where poor people live. But that's what others would say [about me], I actually don't feel it.

While having to move constantly left Ana feeling stressed and anxious, Ana's experience at school during a time of instability was very isolating, especially with the ongoing teasing and bullying:

> One time [during] what we called 'tutor time,' I looked really depressed. The teacher told me to go to the counsellors, and so I did. I broke down in tears and told her about some bad thoughts I had, [and how] I couldn't handle it all [the stress and the bullying].

Eventually, Ana took on the role of a bully to defend herself. She was a "trouble maker":

> [A trouble maker] does things that others won't. I used to walk down the corridors [at school] and played loud music and swear [vulgarities] at other people. I would go to the bathrooms and tag them […] People like the trouble makers because they are fun. When [other students'] parents say no or that they can't do something, I would go do it anyway. No one messes with the trouble makers.

[33] According to the girls, school uniform would cost a minimum of $300 for a set of two shirts, two shorts or skirts, two pairs of socks, a jersey or jacket, when purchased second-hand through informal platforms such as Trade Me or Facebook's marketplace.

Ana shared that other students bullied her at school, and her teacher reprimanded her when she attended school in casual clothes instead of school uniform at the beginning of the semester. Her experience of being a target led her to react violently to put the bullying to an end:

> Some of them are like really mean […] They picked on me because I wore different clothes. They're just real nasty people. Then I got into trouble because I threw a chair at the student and the teacher […] the teacher was not listening to me [when I explained that] the other student was [bullying me and that] pissed me off. I tried to tell the teacher that the other guy annoyed me, and he bullied me for my clothes, but she did not listen. Then I got really angry because he kept picking on me and it pissed me off more […] so I threw the chair at the boy and her too, because she did not hear me out even when I have explained to her [...] they wouldn't listen, until I did that [throwing the chair].

Ana also revealed how her reputation of playing truant also led her to be on the 'truancy bus'.[34] Ana explained how she would deliberately turn up to school late at the beginning of each semester, or to skip classes altogether so that she would be 'disciplined' and referred to the school's Attendance Service. To utilise the truancy bus as a resource, Ana explained how it was necessary to bind herself up in stereotypes:

> If you like do not go to school, the school sends like this van that would come to your [house] to pick you up, to make sure you get to school. I was on that [van] because I didn't go to school. I just stayed home and be like what they call naughty. I just didn't like school; [attending] school was just not for me.

It became compulsory for landlords to comply with the ceiling and underfloor insulation standards in July 2019. However, just a couple of months before the law took effect, Ana and her mother found themselves served with a 42-days' notice on the termination of their lease. Their landlord had listed their current property onto the market. Instead of carrying out their obligations, many landlords decided to "cash-out" of the market during this period (Mitchell, 2019).[35] Ana and her mother were forced to relocate *again*.

[34] Formally known as the Attendance Service, an initiative that aims to supports schools and students to manage and improve attendance. Bus services are offered to students who exhibit pattern of unjustified absenteeism as means of reliable transportation. Students are picked up from their address and taken to school.
[35] The landlords *own* the property, while it was Ana's *home.*

Ana's story demonstrates how paying rent leads the poor paying more in other insidious ways. By walking to school, Ana took longer than others to get to class. She spent more on time. She was living further away, and this limited Ana's opportunity to interact with her school mates and thereby, diminishing her social support. The costs compounded for Ana when she became a target of bullying at school; here, her self-confidence suffered. Ana eventually became a 'self-fulfilling prophecy' due to her housing instability.

While Marie's story highlights the different facets and dimensions of housing instability, Ana's story provides insights into the consequences of housing instability when coinciding with other uncertainties. Housing instability almost always occurs in conjunction with other symptoms of poverty (DeLuca, Wood, & Rosenblatt, 2019; Wilson, 1987). When household income is dedicated to housing costs and power bills, what *more* will Ana go without? Similar to the scenarios I observed as a bank teller, the skimming of the food budget was a recurring decision for many low-income households and their teenage children. Aroha's story in the next section explains the agony of hunger and housing displacement.

Aroha's agony of hunger and displacement

To get to know the girls better, I attended a three-day camp with the girls that was organised by the youth group's coordinator. Little did I expect how this camp would allow me to observe, first hand, the effects of poverty on young people; and Aroha was one of them. The following are the field notes entitled "*What was she afraid of?*" – where I detailed my observation of Aroha during the three-day camp:

> She was a 15-year-old girl, a bubbly teenager like most of the other girls in the youth group. Before this camp, Aroha and I never really talked much. However, what caught my eye was Aroha's behaviour during a group lunch when the group coordinator gave out the pre-packed sandwiches. Even before taking out the sandwiches from the supermarket bags, Aroha had fixated her gaze on the bags. She grabbed a sandwich with one hand and reached out for the shared bag of crackers with the other. I felt surprised and confused by Aroha's actions. There was more than enough food to go around. With both of her hands full, she quickly escaped thirty meters down the beach before sitting down on a rock. All I could see was Aroha's back; she had made no eye contact with the group and had faced away.

> Although we had not interacted much, I could sense from the weekly group meetings that Aroha was a warm and helpful individual. Aroha always offered to help tidy things up when the activities ended. But why was she so distant now? Aroha's lack of interest in socialising during mealtime was puzzling. She gobbled down her food quickly, and all this time, I had not even started my lunch. Aroha's behaviour contrasted differently from the other girls, many of whom were chatting away and were taking selfies. There was a sense of seriousness with Aroha during mealtime, it was as though lunch was a mission, and the goal was to fill herself up as soon as possible. As everyone chatted away, Aroha returned to the circle quietly. She reached out for another handful of crackers, this time stuffing them down her side pockets. And elsewhere, she went again.
>
> [Field notes]

Intrigued by Aroha's behaviour, I paid her closer attention. Through time spent with Aroha over the two years, I learned that food insecurity was a constant battle for her. The next meal was never promised to Aroha. The reality of an unexpected bill could mean no food that week for Aroha and her family. There was a sense of familiarity in Aroha's behaviour; it shadowed my customers at the bank. In every act and movement, there was a sense of insecurity and uncertainty, an overwhelming sense of fear and worry.

When we picked Aroha up for the camp, she had only brought a plastic bag with her and in it was a towel and an oversized T-shirt. The yellow plastic bag was one that was common yet distinctive. While I had packed a sleeping bag, toiletries and even a separate set of sleepwear and outdoor clothes, Aroha only had those two items with her for the entire three days.

What I noticed about Aroha prompted me to pay more attention to her during our weekly meetings, and through time spent together and conversations shared I came to learn that Aroha was one of five siblings in her family. Her father was in prison, leaving her mother as her sole carer. For a family of six, Aroha and her family lived in a two-and-a-half-bedroom rental house, with the 'half' bedroom being a study nook that was divided by a make-shift curtain. Aroha was silent after she had described her housing situation. She stared blankly towards the ground, with her head down. It was as though she was waiting for or testing my judgement. I got a sense that Aroha was afraid that I was judging her for her

living condition. Aroha knew the stigma associated with her, her house, her family, and her overall living condition:

> Where I live, my friends can't come over. I've never had a sleepover at mine […] Sometimes I wish people won't ask to come over.

Aroha's mother's minimum wage income and the supplementary benefit was never enough to cover all the living costs for a family of six. Just as the bank customers did, Aroha and her family compromised their food budget. For Aroha, standard meals such as breakfast and lunch were an infrequent occurrence in her everyday life. Aroha shared with me that food was almost always the first budget to get "cut or let go." In other words, for Aroha, foregoing the food budget was an opportunity cost they absorbed to secure their housing. Aroha described what her usual diet was like:

> We mainly have potatoes or like some frozen veggies, and sometimes some sort of meat. Sometimes I'll help cook. I would have pumpkin or like swedes[36] […] mum would get them from her friend who gets it from work, and [be]cause they don't like it, so we get them instead ... I will like mash them all up with potatoes and then like divide them, some for lunch some for the next day.

Aroha also shared what it was like when they do not have enough budget for food after rent payment:

> […] mostly corn chips for dinner [but] I don't eat much so that way I don't spend much money.

Through spending time with Aroha, I also came to learn about 'pink soup,' a staple for Aroha and her family. Having 'pink' soup as a staple meant that Aroha and her family had enough money for rent while achieving the 'required' calories for sustenance. Aroha shared the recipe with me, and I had noted down our conversation about pink soup as part of my field notes:

Pink Soup Recipe:

Fill the pot with water (about three-quarters full)

Add a pinch of salt

[36] Belongs to the family of turnips and cabbages, mostly used to feed cows in New Zealand.

Add chicken or vegetable stock if you have some

Bring it to boil

Add your cocktail sausages

Soup is ready for serving when the colour turns pink

I never knew how to make sense of this recipe. Confused, I asked Aroha: "how did to come to learn about this recipe? … do you have *this* (with emphasis) often?"

Aroha laughed out: "For real?! How could you not know about pink soup? I've had this since I was a child."

Not wanting to be embarrassed by my ignorance, I went silent and quickly changed the conversation topic to the girls' plans for the weekend.

Reflecting on my conversation with Aroha, I thought the pink soup was a kiwi staple, like fish and chips, meat pies or some sort of 'boil-up'. I felt rude for asking Aroha about pink soup and was conscious that I came across as ignorant.

My curiosity for pink soup grew. I wanted to know exactly how common a staple it was. The urge to know grew within me, and I turned to the internet for more information. Just as how I would carry out a literature review, I began using keywords for my searches online. However, the search for 'pink soup' failed to generate any relevant results. I began searching for other keywords. For example, 'sausage soup' or 'cheerio soup.'[37] Eventually, I switched my search to "saveloy soup,"[38] and that was when I hit the jackpot for my search.

[Field notes]

The search results brought up many news articles. There were other variations of the soup's name, such as 'red soup'. A review of online news articles such as "Hungry kids scavenge pig slops" (Kirk, 2012) and to "Wasted nation: feeding bellies, not bins" (Anderson, 2018), pointed to a visible pattern; that 'pink soup' was the diet of the poor and their children. The

[37] Cheerios are pink sausages. The name "cheerio" was devised by the manager of J.C. Huttons, which was the manufacturers of Swan bacon. The manager would always say "cheerio" instead of "goodbye," hence their cocktail sausages took on the name 'cheerios' in New Zealand (Gorden, 2009).

[38] Saveloy sausages are typically highly seasoned, bright red, and normally boiled. The term "saveloy" was a modification of the French work "cervelas," which originated from Middle French and Old Italian word "cervellata," which literally meant "pig's brains" (Merriam-Webster Dictionary, 2019).

results I had gained from my online search prompted me to look to my supervisors for guidance and clarification. The following are my reflective field notes on my query into the phenomenon of 'pink soup':

> I brought up the question of pink soup with my supervisors during a supervision meeting. Desperate for answers, I asked them: "Have you heard of *this*?" "Is *this* common in New Zealand?"
>
> I found my inquiry filled with confusion, and it was then a stark realisation hit; while some children in New Zealand have fish and chips as their staple, for many others (like the girls from the group), the pink soup was their staple growing up.
>
> [Field notes]

I took this curiosity on 'pink soup' one step further, and with the support of my supervisor, we consulted the academics from the university's Human Nutrition Department.[39] The results on the nutritional value of 'pink soup' were unsurprising; it was not exactly healthy and contained a considerable amount of fat and salt.[40] In other words, 'pink soup,' like many of Aroha's staples, such as corn chips, fizzy drinks and lollies, constitutes what mainstream consensus considers an unhealthy diet.

In addition, Aroha believed that she had successfully "shrunk" her stomach and therefore, did not need much food to sustain her during the day. In Aroha's words, the process of "shrinking":

> can be really painful initially because you get gas and all […] so don't like drink fizzy drinks at first 'cause that can hurt more. But like after the third day you don't feel as bad or tired. And then it gets a little easier.

The exercise of "shrinking" her appetite was normal practice for Aroha. Being the eldest amongst her siblings, Aroha never hesitated to offer her food to them. Aroha rationalised her behaviour and explained to me that:

[39]Dr. Alexandrea Chisolm and Nutrition Liz Fleming from the university's Department of Human Nutrition helped to run a nutrient analysis on the pink soup.

[40] The 'pink soup' contained 202.4 kilojoules of energy, 5g of fat, 2.3g of saturated fat and 192.8 mg of sodium for a serving of 100g. In a report by the New Zealand Heart Foundation (2011), it has been advised for New Zealanders to cut down on processed food (such as saussages) or if not, choose food with "low salt," meaning no more than "120mg sodium per 100g) (p. 4).

> the baby [has to] get enough because I don't want him to be crying […], so I would just say I'm not hungry yeah […] whānau (family) first, who cares? I'm kind [of] use to that.

Despite the discomfort and sometimes pain from hunger, Aroha was reluctant to approach the local food bank. The following is an interview transcript where Aroha clarified her reasoning:

> [Me]: There are organisation and agencies that give out free food in [this city], why don't I give you their details?
>
> [Aroha]: Nah, that's all good. I don't [want to] be seen collecting food boxes and all by my mates. Only bundies ask for freebies and all, you know like those who ask for cigarettes outside [Fast-food restaurant].[41] Plus getting to those agencies isn't that easy, mum's at work and I will need a ride. I can't just walk there and walk back with a big box of food. I used to get them when I was [attending a] course, but when I dropped out of [my] course, it was just not easy to pick them up anymore. You see, my course used to offer us rides.

Aroha's reluctance to pick up food parcels was partially due to her fear of stigma and of being judged by her peers. While the gastric pain from hunger hurt, it was the emotional pain from being misunderstood and ostracised that affected Aroha more deeply.

Aroha explained that for her, attending training and education was like "going to work." She defended the Student Allowance administered by StudyLink was her "pay" for attending the training. Aroha only enrolled in courses that were fully government-funded or free, and the course duration also needed to be long enough for her to qualify for a Student Allowance. She disclosed to me that she had deliberately failed the course on a few occasions, only to return the next year to repeat the same class, hence, qualifying for another year's worth of student benefits.

On one of the youth group's activities nights, Aroha helped me with the organisation of a "sushi night" event for the rest of the girls. The purpose of the event was to build awareness for healthy eating at affordable prices. However, what I naively thought was a proactive

[41] According to the girls' definition, 'bundy' is used to described someone who relies on handouts from others. In some contexts, is it also used to describe someone in a bad state; a social outcast. It has a similar connotation as the term 'bogan.'

gesture in reciprocating the girls' generosity for helping me with my research, quickly took the form of wishful thinking. The following are the field notes on "sushi night":

> The girls held a vote at our previous meeting on what would make a tasty snack for our next social night; they have come to the consensus that sushi was the favoured option. The girls did not have many opinions on what type of sushi they preferred; instead, they focused on what they did not like. No capsicum, no fish and no cucumber. The girls quickly axed out any ingredient that was not common in their diet on the list. Eventually, everyone agreed on teriyaki chicken sushi.
>
> The programme coordinator and I had the help of Aroha, and together, the three of us did most of the prep work for our 'sushi night'. Aroha had arrived at the hall earlier than usual that day because she did not attend school and was waiting at the door when the programme coordinator and I arrived at the hall. She had walked from her grandmother's house down to the activity hall. When asked about the reason for her absence from school, Aroha explained that she "didn't want to miss out on sushi night."
>
> Aroha said: "If I had gone to school, I'd sure be late [for the event], because there's netball practice after school today and I didn't want to go for that, if I had gone to school then I'd miss out on the sushi. You know how much I love them."
>
> Aroha played down the seriousness of playing truant, adding: "it's no big deal, no one would even realise I'm not there. Trust me; it's all good."
>
> Before I could respond to Aroha's comments about the school, she had rushed off cheekily, instructing us to "hurry up" on our preparation. Looking at my watch, Aroha was right, and we did not have much time left. The pick-up shuttle had gone to pick the other girls up.
>
> On the table, in the middle of the hall, we laid the sushi mats, a big bowl of rice, a plate filled with stewed chicken breasts, carrot strips and a packet of seaweed. Aroha helped to bring out the condiments like soy sauce and mayonnaise from the grocery bag, while I served up the beverages. It did not take long for the shuttle bus to return, and all the girls rushed in at once. There were ten of us that night, consisting of four volunteers and six enthusiastic girls.

As soon as the girls settled down, I took the lead and started my demonstration on how to roll sushi using a sheet of seaweed and how to make their favourite rice balls. Unable to resist the temptation, many of the girls started playing around with the ingredients even before I ended my demonstration, they were all eager to start their own 'experimentation' of sushi making.

The coordinators and I walked around the hall and facilitated the cooking activity. The girls chatted away while they crafted their sushi rolls. It did not take long until the girls had used up all of the ingredients and filled their plates with rolls of sushi and rice balls.

For safety reasons, I offered to help the girls to cut their sushi into edible-size pieces. Little did I know, none of the girls accepted my offer. I was stunned by their reactions, and I thought "could it be that they were shy?"

I called out to Aroha, as I knew how eager she was about having sushi for dinner. But Aroha said no too. Aroha shunned away. Aroha looked over to the other girls at the opposite table, she leaned a little closer towards me and whispered: "why don't you ask them instead? I'll cut mine up only if the others do."

I looked over to the other table; some of the girls had reached out for the roll of cling wrap to pack their sushi.

I felt confused about their behaviour. I thought, "wasn't their goal to have sushi *together* that night?" I looked over my shoulder in the hopes of finding Aroha. I thought maybe Aroha could provide me with an explanation of why the girls had decided to pack their sushi instead. When I finally spotted Aroha, she too had walked over to the roll of cling wrap. Not only did Aroha tidily wrap up her sushi, but she had also cut up a film of plastic to pack some mayonnaise away. It was not long until the other girls caught on, and all of them flocked over to the bottle of mayonnaise. At once, everyone was competing to be next in line to pack some sauce away.

[Field notes]

My observation of the girls' interaction with food stuck with me. It was only months after the sushi event when I followed Aroha into a dairy (convenience store) to buy some snacks, that Aroha indirectly explained the reason for their behaviour:

[Field notes on a separate social night; months after "sushi night"]

Aroha brought $20 with her to the weekly gathering that day. One of Aroha's cousins had returned Aroha her money from a previous account where Aroha helped to top-up her cousin's mobile phone plan. Aroha was exceptionally excited that day, she insisted on visiting the dairy. She repeatedly highlighted how important it was for her to visit the dairy. While the other girls and volunteers carried on with the activity in the hall, I followed Aroha into a nearby dairy that was five minutes down the street. At the dairy, Aroha knew precisely where to go. As soon as she entered the premises, she walked straight to the left corner. I was waiting at the entrance when Aroha grabbed two large bags of corn chips and three large packs of lollies that were displayed unorderly on the clearance rack. Finally, she walked over to the fridge and pulled out a bottle of neon yellow coloured fizzy drink. Aroha's arms were full; she looked as though she was hugging her purchase as she waddled slowly towards the counter. I had my gaze fixated on Aroha's every step; I was worried that her purchases might spill over. It was as though I was on standby mode, ready to rush over to help her should a packet of chips or the bottle fall. It was evident that Aroha frequented that dairy, as the owner of the dairy greeted her with a warm smile and even addressed her by her name. In a strong accent, the owner said: "so the same as the last time uh … make sure you finish these lollies soon. They are half price because they're going off."

Aroha chuckled cheekily and replied: "Well, that's this weeks' worth."

"So, do you need to cash out?" the owner asked.

"Nah! I've got my cash today," Aroha replied confidently.

Aroha paid with her $20 note and was given 80 cents in change. She placed the coins in her jacket's top chest pocket, before pulling the zip attentively, sealing her pocket. I walked over to offer Aroha some help with carrying her purchase, but Aroha assured me she was okay. She stuffed the packets of lollies in her hood, and it was as though the hood on her back was her make-shift pouch. As Aroha and I walked back to the hall, I asked Aroha why she had chosen snacks over something healthy like sushi for dinner:

> "Don't you prefer having sushi instead? That money you have there could probably buy you two or three meals."
>
> Aroha chuckled again. Then, in what seemed like matter-of-fact manner, Aroha said solemnly: "Well Louise, it's not how many meals you eat, it's how many days. You see this corn chip here? That's going to last me for days."
>
> [Field notes]

Aroha constantly battled with food insecurity. I vividly recall Aroha describing her predicament of going hungry as "better the devil you know, or the devil you don't" – to go hungry or end up on the streets. Such a rationale was why the food budget was the first to be compromised in households like Aroha's.

Despite the insecurities Aroha faced, she was a positive individual who seized opportunities. For example, Aroha talked about renting her cousin's old car, with no current registration or warrant of fitness, and using it to offer sober driving taxi services on her local social media page. Aroha did not have a licence and taught herself to drive. To Aroha, sober driving offered her the opportunity to "make enough cash" for her living costs. At the three-day camp, Aroha offered one other girl a five-minute shoulder massage in exchange for five minutes of "online" time on the girl's phone since she did not have a mobile phone. When her time on the phone was up, she bartered again, and offered to "level-up" and attain a higher score for her friend's gaming profile in return for more time on the mobile device. For Aroha, it was more than being online or playing games; this was business and a pathway to exchange for essential resources. Aroha took actions to improve her life; she, too, was a *survivor*.

Aroha's binge eating, when she had the opportunity at the camp, and her rationing and reserving of food over a more extended period at the cost of nutrition were perhaps 'side effects' of her survival mechanism. It was Aroha's strategy to negotiate her poverty and housing instability. To afford rent, low-income families trimmed food budgets, sometimes leaving teenage children of the poor, like Aroha, with no money left for food.

Continuing on from Marie's moving story, and Ana's and Aroha's stories on how housing instability intersect with poverty, Talita's story on homelessness provides details about what it means for young people when they finally exhaust their resources and access to support.

Talita: On and off the street

Talita took a long time to warm up to my presence at the youth group. She had always been wary of me and would go out of her way to make me feel uncomfortable during group outings. For example, she would purposely spit on the ground in front of me in the hope of stirring up a reaction from me. As our friendship developed, I learned that Talita's teasing was a test to see whether or not I was 'worthy' of her trust. Fortunately, I did gain her confidence, although it took a year or so. It was during my second year of volunteering when Talita softened her attitude towards me, and she took on the role of an informant and collaborator in this study.

Talita was what the other girls at the youth group labelled as a "bundy," a term describing either someone or something that is in a dilapidated condition. Talita's history of housing displacement and her reliance on others, including couch surfing at her friends' houses and staying all night at local fast food outlets, earned her a reputation as a bundy. With no permanent residence, Talita lacked access to toiletries and sanitary products. She confessed that the few clothes she had packed in her backpack were given to her by her friends. When asked about what it was like bouncing between places, Talita explained:

> Most days it's alright. But it can get bad when I have my [menstrual] period. But [be]cause I have this implant.[42] Before that, it was really bad. You know, no shampoo, no underwear. It can be a real pain. […] I bring my [deodorant] spray with me wherever I stay […] when you're with someone else you don't wanna make a mess. It was good that [my friend] told me about the implant.

When Talita was not couch surfing or staying up through the night in parks or fast food outlets, she bounced between night shelters and emergency housing or slept in cars. Among the girls, Talita's housing history was one of constant challenge and disruption, Talita shared with me that:

> Sometimes I feel like I can't quite remember parts of my memory […] when I move to a new house, things get thrown out or left behind. Then life goes on, and you forget that part of you.

[42] Talita was referring to a contraceptive implant, which for many people leads to having no menstrual period.

Talita's story of housing instability was one of poignant familiarity; a tale of rooflessness and deprivation, one told too many times in the papers and easily categorised as 'homeless'. Despite being 'visible' on media coverage, social agency reports and (quite literally) on the streets, a national stance on reducing youth housing instability has yet to be adopted. For Talita, her housing instability became a reality of rejection, frustration, and despair.

Growing up, Talita moved between living with relatives, friends, and foster care. Talita's parents were homeless, which was why Talita grew up under the supervision of a relative before eventually being placed in the care of the old Child, Youth and Family services.[43] Talita had never met her parents before, and little information was provided by her relatives.

Before being homeless, Talita had always been proactive about life, despite her challenging housing circumstances. Talita was a forager. She would go to work with friends in the hope that the friends' employers would allow them to share the designated duties. For example, when Talita's best friend was employed to help out part-time at a communal kohanga to help with the care of young children, she offered to tag along to help out. Instead of seeking remuneration from the employer, Talita only asked that her friend would, in return, purchase a mobile phone top-up voucher. On other occasions, Talita would offer to help out with the cleaning of the kohanga in exchange for a meal as a form of reward. Talita explained:

> When [my friend] and I went to kohanga together, and since she got paid, but I helped with her workload too, she topped me up [on my mobile phone] … with my other mates I would be [tell them] that I can help … but [ask if they could] shout me a top-up [for my mobile phone] … I'm helping them, but I'm helping myself too.

Her initiative to 'job-share' not only highlighted her quick thinking but also demonstrated how she was able to navigate her circumstances to attain the resources she required. Talita's unconventional method of 'seeking work' was one of the many examples in which young individuals are inventive. Talita explained the challenge she faced:

> It affected my school work because […] I had [to do] homework on the Internet, and [not having access to the internet] slowed me down … it's harder to do [school] work while moving.

During her second year of study, Talita's attendance at the youth group was irregular; sometimes she did not attend for months, but we continued to catch up in person, via text

[43] In April 2017, CYF was replaced by Oranga Tamariki—the Ministry for Children.

messages or social media messengers. It was during this period that Talita fell out with one of her relatives with whom she was living and ended up on the street. I recall acutely the day she informed me of her situation and have detailed the event in my field notes:

> Talita: Hey, what are you doing? […] I'm in desperate need of a place to crash for the night […] if I wasn't desperate, or if it wasn't the last resort, I wouldn't have contacted you.
>
> Me: Hey, what's up, you alright? Sorry for the delayed text as I was not on messenger. What happened?!
>
> [No response]
>
> [Calls through to Talita, the call was diverted to voice mail]
>
> I read Talita's message as severe:
>
> Talita planned to sleep at a twenty-four-hour fast food outlet that night. Not only was it cold, but she had not eaten that day. I went straight into 'solution mode,' trying to brainstorm other options. While rushing to meet Talita at the fast-food outlet, I called Women's Refuge to seek help. Talita had with her a black canvas backpack, a recycling bag filled with snacks and a guitar. When I arrived, she was already waiting at the outlet door, as an employee ushered her out after she did not make a purchase.
>
> After a few phone calls going back and forth between the support worker on duty, Talita, and myself, we were told that Talita did not meet their eligibility criteria. We felt disappointed. We then rushed to the city's Night Shelter in the hope of beating their cut-off time.
>
> When we arrived at the door, a tall, middle-aged Pākehā man came to the door. His expression was stern. He took a step back and sussed Talita out, he then shifted his gaze to her bag and asked her, "any drugs or alcohol?" I quickly shook my head, almost in shock as to why he would ask such a question.
>
> "No," Talita replied, her voice clear and firm.
>
> The man then stared straight into her eyes, almost looking through her soul for the truth. After three to five seconds of silence, he nodded his head and said, "alright, come on in."
>
> [Field notes]

The admission policy for the Night Shelter was relatively straightforward. However, it had a maximum five-night policy for any individual, followed by a three-month stand-down period. Feeling lost as to what her next step or next accommodation would be, Talita told me: "I guess this would do for now? Yeah Nah […] I don't know, seems kinda pointless that I'd be on the streets again in a few days."

Under the pressure of a deadline, Talita and I met the next day to secure an appointment with Work and Income. The following are the field notes detailing Talita's attempts to get help:

> Talita suggested that we meet at the local food court. She wanted to meet at a place where she was free to sit down with her belongings while she waited for me. Her prior experience has taught her that most premises are not so welcoming when you're not a patron. It did not take long for me to spot Talita in the crowded mall. As I was coming down from the escalator, I noticed her leaning her head against her bag, which she had placed on the benchtop. As I walked closer, I noted that Talita had brought along all of her other belongings, along with a plastic bag filled with some items. She sat in a corner, with her belongings against a wall.
>
> Talita had waited at the mall for over an hour. Prior to my arrival, Talita was busking on the street for money.
>
> "Hey, what's that?" I asked, pointing to the plastic bag.
>
> "It's just you know, foodstuff. They (the night shelter) were giving us some food and other stuff which we may need just in case we don't make it back to the shelter tonight," Talita explained.
>
> I offered to buy Talita lunch and suggested that we make an appointment with Work and Income so that we could head over to them when we finished our lunch. Talita agreed, then suggested that we call Work and Income after lunch for an appointment
>
> While having lunch, Talita described to me what it was like sleeping at the shelter the night before:
>
> There was like this other girl and me. But most of them were men, and they were like older. But we all had like different area. The only thing is that I have to be there

before 5 pm today if I want food. Or else there might be none. That's why they gave us these (food items), just in case we don't make it back on time.

As Talita had almost finished with her lunch, I brought up the topic of making an appointment with Work and Income. This time, Talita hesitated and asked me, "is it alright if I call them, but you go in with the appointment with me? … I'm just not feeling up for it."

Feeling confused about Talita's response, I agreed to help but asked for clarification on the issue that was bothering her. Talita explained:

> I'm not sure […] it's just hard explaining myself to them […] they ask questions, and it makes me nervous […] and all the documents they need sometimes, it's just so complicated."

[Field notes]

Talita's response reflected her prior experience with Work and Income, and possibly other social agencies. It was apparent that when faced with someone who held a place of (symbolic) authority, or someone who represented an institution, a deep sense of fear of judgement was evoked within Talita:

[Field notes continue]

Talita picked up her phone, dialled the number to Work and Income, but then hung up.

She then took a deep breath, then picked up the phone and called them again. This time she stayed on the phone a little longer. Talita was greeted with an automated response, where she told "[them] the purpose of the call" in "a few words."

"Make an appointment," she enunciated.

The automated response had trouble picking up on what Talita said. She had to repeat herself at least two more times, during which a young toddler nearby whined loudly. By the third time, I could sense a mixed feeling of frustration and urgency in Talita's tone. She rolled her eyes, almost signalling to me that she had "had enough."

Talita was "put through to the right person," and informed that there was a "wait" over the line. Talita sighed. "Not this song again," she complained.

We waited for a minute or so, and there was still no sign that Talita's phone call had been picked up by someone on the other end. Then we heard a loud "beep." It was Talita's phone alert: her phone battery was running out.

"Shit! Are you serious?!" Talita cried out.

The phone beeped again, and within a second or two, the screen went blank.

"Urghh … my phone sucks. This whole thing SUCKS," Talita yelled out in frustration as she kicked her belongings against the wall.

Not knowing how to alleviate her stress, I offered to walk to Work and Income with her. From where we were, the closest walk to Work and Income was about 20 minutes. While someone at the Work and Income office was able to meet with Talita immediately, Talita did not have an active bank account or a valid photo identification. The lack of identification or a bank account made the process to seek help much harder as any form of accommodation supplement would be paid into a valid bank account.

Help or readily available support was almost out of reach that day. Talita knew that her 'best shot' was to head back to the shelter that night so that she could try again tomorrow:

It was another two hours before the night shelter re-opened that night. Talita, therefore, utilised the public library as a waiting space. As we were walking over, Talita looked to me and asked, "how am I supposed to get my ID card? I don't want to go back to look for it, and I have no idea if I even have it at home."

"Maybe I should head back …" Talita hesitated for a second.

"You think I should head back for my stuff? You know I could check in on Whiskers (Talita's cat) […] I don't know," Talita stared blankly into the open; unsure of her next steps.

[Field notes]

Helping Talita seeking support and assistance taught me that there were not enough hours in a day to navigate the system, seek help, acquire the required documents, and re-submit the request to seek assistance. On the phone, Talita had to explain the assistance she was seeking, and she was at the Work and Income office when she had to explain once more,

then by the time she introduced herself to her social worker, she had to go through the same explanation again. My field notes recorded the tedious process of Talita accessing support:

> After a couple more visits to the Work and Income office, Talita secured a meeting with a social worker from a local social agency who worked with young people. Talita made a conscious effort to make herself presentable; she had her hair tied. She explained that it was "a must" for her to look "you know, more proper."
>
> Thankfully, Talita's social worker organised for her to temporarily reside at a local motel which served as temporary emergency housing. Talita bragged that the only reason her social worker had acted quickly was that she had told her social worker "what she wanted to hear."
>
> Talita's stay at the motel did not last long but was longer than initially planned. What was supposed to be a three-night stay became slightly over a week, before Talita moved into a friend's house. One night during her stay at the motel, Talita's cousin visited and brought along Talita's cat Whiskers. Talita, struggling to speak as she choked on her tears, explained:
>
> > "How am I supposed to choose […] I know the lady (motel manager) was not happy 'cause Whiskers was being really noisy […] I don't know maybe she was hungry or maybe it was cold […] but I begged for a box so that I could have Whiskers in a box and like have her at the car park […] I thought Whiskers would be fine, but when I went there in the night, she was gone […] I tried to look for her around, but she wasn't around no more.
>
> [Field notes]

Talita was filled with despair when describing her dilemma – having a lived experience of instability. She held herself somewhat accountable for the fate of her pet cat. Perhaps in that instance, she could empathise with the vulnerability of Whiskers. Or maybe Whiskers was a symbolic representation of herself.

Talita recalled the impact of housing instability on her pets, and the difficulty in knowing how they fared when the family moved houses.

In another instance, Talita shared with me how she "hated her neighbourhood and where she was living" because her previous cat was found dead on her front pavement from an apparent anti-freeze poisoning.

It was not until a few nights later that Whiskers turned up. Faced with the dilemma of being homeless or risk losing her pet cat again, Talita sought refuge at her friend's house. The cycle of couch surfing, living on the street and checking into emergency accommodation, such as motels and hostels, continued for Talita. Staying with friends and couch surfing was heavily reliant on what her friends could spare and if her friends themselves had enough resources. Talita shared with me her concerns about "not being a burden" to her friends and whānau. Therefore, as soon as she felt that she was at risk of 'breaching' a boundary or rather, 'tipping over some unspoken balance' where she was a liability to those around her, she would move onto the next house. When couch surfing at friends' houses become an exhausted resource, Talita turned to public spaces such as parks, car parks, fast food restaurants or friends' cars as alternate means of shelter. As anticipated, Talita eventually found herself at the bottom rung of her housing cycle. She was on the streets again.

Like Aroha, Talita experienced hunger when living precariously. Hunger, as a state, was commonly described by Aroha and Talita as "painful" or "something you don't want to be feeling." Talita's coping mechanisms differed from those of Aroha and was dictated by her immediate circumstances of being homeless and having reduced access to resources. After prolonged exposure to housing instability and constraints, Talita eventually resorted to using methamphetamine as an (indirect) mechanism to cope with the (emotional and physical) pain of being homeless. Talita explained:

> It's [methamphetamine] really cheap, and much easier to find […] It's like you don't feel hungry or a need to eat when you're on it.

She defended her decision and even brushed off her drug use with a sense of humour, arguing that drug use not only numbed the discomfort of hunger but helped her to keep "slim." Yet, beneath her jovial appearance, Talita opened up about what using drugs meant to her:

> They [Talita's friends] are just like me, and they don't have much either. But they are willing to share what they have with me even though we all don't have much.

The substance offered to Talita (whether legal or not), was symbolic. Talita was convinced that using drugs with her friends on the street was an act of solidarity. At the same time, her

drug use became a temporary relief from the physical discomfort she experienced when homeless. Where current policy fails to care for young people is in its inability to stop the vicious cycle of housing instability. Talita, like her parents, also ended up on the streets.

Talita described taking matters into her own hands before finally approaching the Work and Income office. She had applied for a boarding house on her own after receiving her course-related supplement through StudyLink.[44] On her application, she had stated that she was 20 years old and was a student with the polytechnic. Talita thought that her 'white lies' "made [her] appear[ed] more stable." However, due to a lack of references and an acceptable form of identification, her application was turned down.

Through the stories Marie, Ana, Aroha and Talita, we saw how current "systems" (social assistance, support, traditional housing pathways, shelters and emergency housing) posed enormous challenges that led to the poor paying more. Young people like Marie, Ana, Aroha, and Talita not only paid more financially but also paid more in other ways, including an emotional cost, a weakened sense of security and a reduced sense of wellbeing. Yet, to survive housing instability, young people often resort to unconventional means which can sometimes result in risky behaviours. Housing instability, therefore, as a structural social issue, created a climate of risk for teenage girls like Marie, Ana, Aroha and Talita. Risk-taking or risky behaviours, therefore, became a survival mechanism.

Discussion

Marie's moving story highlights how frequent housing movement affects young people in detrimental ways. Ana's story exemplifies the exhaustion of playing catch-up when living with housing instability and limited resources, such as reliable transportation and affordable heating. Aroha's story is a familiar one where the trimming of the household food budget was necessary to prioritise housing costs. And finally, Talita's story is a distressing reminder of what happens when young people deplete their resources and end up on the streets. Although Marie's, Ana's, Aroha's and Talita's stories stemmed from different forms of housing instability, with some arguably more severe than others, together, their stories followed a continuum. Their stories were circular, where one form of housing instability led to another or was concurrent. Perhaps the most poignant way the girls described their

[44] StudyLink operates under New Zealand's Ministry of Social Development and administers the Student Allowance scheme, Student Loan, and Jobseeker Support for students experiencing hardship.

housing instability was that they were “staying” in a house and were never truly “living” in a home.

The girls experienced social exclusion to various degrees. Marie felt lonely when living apart from her mother. Ana was bullied and left out at school. Aroha isolated herself at the camp in fear of not having enough food, and Talita had no one to reach out to when she was homeless.

The girls were also stressed by the movement process, be it moving from one house to the other, moving to live with relatives or couch surfing with their friends. It was apparent that with each move, the girls ended up with less housing than when they started. Material objects, privacy, and self-worth was depleted. Marie, for example, was only given a short notice in her first move and did not have time to pack all her belongings. Talita ended up on the streets due to an unexpected falling out with her relative. The girls were affected by their parents’ or caregivers’ stress and worry. For example, frequent parental arguments over bill payments or how the food was rationed through a locked pantry directly or indirectly contributed to the girls’ anxiety.

The girls’ survival strategies had them reclaiming back certainty in their lives. Ana took on the role of a troublemaker because she knew what the expected outcome was. Aroha was a ‘hoarder,’ and she wanted to keep her sushi for a later time as she did not know where her next meal would come from. Through their narratives, the girls were able to articulate the rationale for their decisions; exhibiting that they had thought through their behaviours before acting.

The climate of risk created by the girls’ housing instability differed, and each story explains a different facet of housing instability. While Marie’s cold, damp and mouldy house was a health hazard, Ana’s exposed power cord when using her neighbour’s power was a safety hazard. Aroha’s family’s prioritisation of rental costs meant that she was constantly suffering from hunger pains. For Talita, the street was an inevitable option, exposing her to significant risks.

With different housing challenges, the girls’ adopted distinctive survival strategies. While some offered services in return for resources, others bartered. Marie offered babysitting services and did household chores for her aunt. Ana offered sober driving. Aroha bartered for “online time.” Talita offered to work with her friend in return for a mobile phone top-up

voucher. How these girls dealt with the stresses of housing instability also differed: Aroha rationed her food resources, and Talita resorted to drug use.

The girls' stories mirror Hill and Steward's (2005) definition of poverty. Their housing instability curtailed their social participation, restricting their engagement within society, such as attending school. As a result, the girls' housing instability can be seen as a broader poverty issue. Their housing instability, intersected with other symptoms of poverty, created barriers and social suffering.

The girls' parents' financial burden negatively influenced the girls' stress. In their study of parenting and young people's socioemotional functioning among African American single mothers, McLoyd, Jayaratne, Ceballo, and Borquez (1994) reported a similar finding, where children's reports of family financial strain were strongly related to their adjustment. Shek's (1998) study also demonstrated a strong correlation between young people's reports of financial strain and psychological wellbeing. Collectively these girls' stories affirm this.

In general, the threats generated in the girls housing instability stories aligned with those observed in the current literature (Baker, Keall, Au, & Howden-Chapman, 2007; Sargent, Brown, & Freeman, 1985; Spengler et al., 1994; Zock, Jarvis, Luczynska, Sunyer, & Burney, 2002; Howden-Chapman, 2004, Amore et al. 2013). The cold draught that slipped through the floorboards, the dampness that was visible through the moisture on windowpanes and the mould that accumulated in the corners of their houses are recurring themes in the girls' stories.

The girls' survival strategies involved shifting identities based on their various needs and constrained opportunities. Bajoit's (1999) observation that identity construction is always provisional and ever-evolving helps explain the metamorphosis of the girls' identities as a means of survival. This was not resilience. The girls' adopted survival strategies very much depended on their social reality, which in turn allowed them to project their ideal selfhood. Examples of such strategies include the girls' perception of signing up for courses with student allowances as a form of legitimate work, the offering of services, food rationing and resorting to energy-dense diets like 'pink soup.'

In Amore's (2019b) study, her definition of severe housing deprivation argued that tenure insecurity alone, although a form of housing deprivation, is not severe. However, the girls' stories reveal that moving multiple times each year was detrimental. When the girls moved

houses, their relocations were complicated by moving schools, and this meant that they were uprooted from their support networks. When moving houses entailed downsizing or living with someone else, the girls were left with fewer belongings. The rushed nature of the moves experienced by the girls offered them little time to prepare mentally and emotionally, and thus affected their ability to transition.

Frequent housing movement pushed the girls and their families into more and more vulnerable circumstances where they were exposed to other forms of housing deprivation, such as living in substandard housing or not having adequate privacy or control over their housing. For example, after moving houses, Marie ended up living in a structurally overcrowded situation in her aunt's house. Ana ended up living in a cold house. In sum, the girls' stories highlighted the fact that the impact of housing instability is cumulative and that any form of housing deprivation on its own is arguably severe.

Summary

The girls' stories demonstrated that, for them, housing instability manifested in different forms, such as substandard housing, overcrowding, frequent housing movements, living in temporary accommodations such as couch surfing and shelters, and homelessness. Using the girls' definition of housing instability, the next chapter outlines the quantitative methodology undertaken to investigate the extent of housing instability among New Zealand adolescent students.

6

QUANTITATIVE METHOD: YOUTH'12 SURVEY ON ADOLESCENT STUDENTS' HEALTH AND WELLBEING

In the second part of the exploratory mixed methods approach used in this thesis, I use the understanding of housing instability and related issues that were developed in the qualitative analysis to inform the quantitative analysis. An objective of the quantitative analysis was to understand the extent and implications of housing instability for young people in New Zealand. For these reasons, the Youth'12 data set is ideal.

The purpose of the quantitative analysis is to complement the girls' stories and examine the issues they raise in a representative population. This means that how housing instability is explored in this analysis relies on the girls' definition. This chapter outlines how the youth advisory group was involved in the co-development and selection of variables that help make sense of young people's housing experiences. The period in which the survey was administered was a time when housing affordability and shortages worsened, and fewer houses were being built at the 'affordable' end of the market (New Zealand Productivity Commission, 2012).

Youth'12 was the Third National Health and Wellbeing Survey of New Zealand Secondary School Students that was carried out by the Adolescent Health Research Group (AHRG). This survey was a nationally representative cross-sectional survey of the health and wellbeing of Year 9 to 13 secondary school students in New Zealand that was conducted in 2012 (Clark et al., 2012). Before the Youth'12 survey, the AHRG had carried out comprehensive national surveys of secondary school students in 2001 and 2007 (Watson et al., 2003; Utter et al., 2011).

Youth'12 survey methodology

The Youth'12 survey utilised a two-stage cluster sampling design with 91 schools randomly selected to participate from the 125 eligible composite and secondary schools in New

Zealand (Clark et al., 2013). In each participating school, either 20% of eligible Year 9-13 students (for schools which had a roll of more than 150 Year 9-13 students), or 30 students (if the roll was less than 150 Year 9-13 students), were randomly selected from the school roll and invited to participate. All students in each school were eligible to participate; the only exclusion criterion was the inability to participate in the survey (4.5 % of students were excluded due to disability, language or reading ability) (Denny et al., 2016). There was a 73% school response rate and a 68% student response rate.

The survey contained 608 questions about a wide range of health and wellbeing issues.[45] Students completed the questionnaire employing anonymous multimedia computed using handheld internet tablets. The survey questions were displayed on the tablets with a voiceover option available via the use of headphones (Clark et al., 2013). Due to the branching design of the survey, students answered fewer than the designed number of questions. The survey was carried out from March through November in 2012 (Clark et al., 2012).

As part of the survey, adolescent students were asked to provide their usual home address. This information was used to ascertain their census mesh block (a group of approximately 100 households). The mesh blocks collected information on neighbourhood characteristics such as deprivation levels in accordance with the 2013 New Zealand Deprivation Index (Atkinson, Salmond, & Crampton, 2014), and the urbanity of their household residence. After the mesh blocks were identified, the student's address was deleted to ensure anonymity.

Ethical considerations

Ethics approval was obtained from the University of Auckland Human Participants Ethics Committee (Clark et al., 2012). School principals gave consent for their school to take part. Information on the survey was sent to each school for distribution to parents and students. Parents were able to opt to have their child withdrawn from the study. On the day of the survey, each student provided consent to participate (Clark et al., 2012).

To maintain student confidentiality, in schools with more than 150 Year 9 to Year 13 students, 20% of the students were randomly chosen, whereas, in schools with fewer than

[45] For the complete list of survey questions and full working for the questions see Adolescent Health Research Group (2012).

150 Year 9 to Year 13 students, 30 students were randomly selected and invited to take part in the Youth'12 survey (Clark et al., 2012). Participation was entirely voluntary; students did not have to participate and could choose to not answer questions or to leave at any time (Clark et al., 2013). The survey was also anonymous, with no identification details being collected.

Youth involvement and selection criterion

Youth'12 survey's inclusion of young people in its design and administration was a key reason why it was suitable for this quantitative analysis, as the inclusion of young people's voices and commentary aligns with the broader research paradigm of the current research. The Youth'12 survey is part of the more extensive Youth 2000 Survey series designed and administered by the Adolescent Health Research Group (AHRG). The AHRG is a multidisciplinary team of researchers that is supported by youth, cultural and stakeholder advisors. One of the core objectives of the AHRG is to promote the healthy development and wellbeing of New Zealand youth through their scientific research.

The Youth 2012 questions covered health and wellbeing outcomes as well as risk and protective factors for young people in New Zealand. One key motivation for using the Youth'12 survey findings was because the questionnaire was developed and improved over each series through consultation with stakeholders within the community, advisory groups and academic groups. In particular, focus groups were conducted with young people from different ethnicities to ensure the validity and relevance of the questionnaire items (Adolescent Health Research Group, 2008).

To ensure that the research findings generated within the quantitative approach were reflective of young people's experiences of housing instability, I involved my youth advisors in making decisions about the variables used in the quantitative analysis, and the interpretation of the quantitative findings. Their involvement was particularly valuable when deciding on which statistical variables were useful and relevant in explaining young people's housing experience. Since young people's experiences of housing instability differ to those of adults, the use of youth-specific indicators better accounted for their experiences (Billett, 2012). A total of 5 participants from the qualitative research phase were invited to be part of an advisory group for this research. They were all between the ages of 15 to 18 years old and were all participant-collaborators of the qualitative research segment. The purpose of this advisory group was to provide commentary on the quantitative findings from the

perspectives of these youth-experts. The outcome from the advisory group was incorporated in the discussion of the statistical findings in Chapter 7.

A strict selection criterion is outlined in this chapter for the sample selection to ensure that the Youth'12 data answer the quantitative question and produce analyses that are comparable to the girls' stories in the qualitative inquiry.

For a structured basis for comparison and triangulation of the research findings from both the qualitative and quantitative phases, only students between 15 to 18 years old and residing in urban geographical locations were included in this analysis of this study. Using this selection criterion, 46.7% of the 8,499 Youth'12 respondents were retained. Thus, the current study's research sample consisted of 3,970 students.

Quantitative research questions

This quantitative analysis consists of three objectives. First, it seeks to determine the extent of housing instability among young people in New Zealand. The second aim is to understand who is vulnerable to housing instability. The third objective is to explore how housing instability might relate to young people's health and wellbeing.

The quantitative research questions are summarised as follows:

1. What is the extent of housing instability among adolescent students?
2. Who are the students experiencing housing instability?
3. How does housing instability relate to students' wellbeing?

Variables

Variables were carefully chosen to address these key questions. While some of the variables, such as socioeconomic characteristics, were readily available in the Youth'12 dataset, other variables such as housing instability required coding and refining. This segment of quantitative study looked to the findings from the qualitative segment to operationalise how the prevalence of housing instability among young people in New Zealand was captured in the Youth'12 survey findings. The youth advisory group was consulted in the inclusion of variables that were important in describing their experiences. The following are the definitions and descriptions of all variables utilised in the quantitative analysis.

Housing instability

In the current study, the definition of 'housing instability,' and the operationalisation of what 'housing instability' constituted was an iterative process that heavily involved the youth advisory group. The study began with the goal of wanting to understand young people's housing movements experiences as a means to explore housing instability. However, my initial consultation with the youth advisory group pointed out a gap; that such a conceptualisation was limited in highlighting the spectrum of disruption that young people are faced with in their living circumstances and situations. Hence, different forms of housing instability were added to the conceptualisation of housing instability. This included having moved at least once in the recent 12 months; having run away from home; structural and functional overcrowding, lack of access to permanent residence such as couch surfing, sleeping at hostels and night shelters or other non-standard dwellings such as garages, tents, sleepouts, and cars; substandard housing (for example, cold, damp and mouldy); and lastly, traditional understandings of homelessness as rooflessness. The Youth'12 data enabled this quantitative analysis to attain information about students who had run away from home, who experienced overcrowding and moved frequently over a period of 12 months.

Runaway was measured with the following questions: "During the last 12 months, have you run away from home overnight?" (I have never; not in the last 12 months; once; more than once; does not apply to me). For this variable, only those students who had run away from home once or more than once in the last 12 months were considered. This variable was coded in two forms, one as a dichotomous variable with 'yes' and 'no' categories. The other variation was the severity of runaway, with the options "did not run away in the last 12 months"; "ran away once in the last 12 months" and "ran away more than once in the last 12 months." The motivation to consider runaway as a component of students' experiences of housing instability stems from Talita's story. The youth advisory group highlighted the fact that running away from home was common and had a severe impact on their lives.

Structural overcrowding was measured with the following question: "What places are used as bedrooms in your home, you can choose as many as you need?" (living room; garage; caravan; other rooms that aren't bedrooms). For this variable, students who selected any of one of the options provided were considered to have experienced structural overcrowding. This variable was coded in two forms, one as a dichotomous variable with 'yes' and 'no' categories. The other variation was the severity of overcrowding, with the options "no

crowding experienced"; "one-bedroom short"; "two bedrooms short," and "three or more bedrooms short." Some regression analysis used a variable that was recoded to have the options: "no crowding," "one-bedroom short" and "two or more bedrooms short." Marie's and Ana's story emphasized how overcrowding affected their emotional health, and a lack of privacy and space left them feeling isolated. As a result, it was important for this analysis to include overcrowding.

Frequent housing movement was measured "In the last 12 months, how many times have you moved? (I haven't moved; I have moved once; I have moved two times; I have moved three or more times). For this variable, only students who have moved twice, and moved three or more times in the year were included. This analysis had initially considered including students who had moved once in the last year but had an NZDep2013 category of medium or high deprivation. This selection criterion was approved by the youth advisory group and was built upon the basis that residential mobility experience differs between the different income households where more affluent or wealthy households are more likely to experience upward social mobility while those from medium or high deprivation households (that is, the poor and working poor) are more likely to have different experiences (Kearns & Smith, 1994; Rosenbaum & DeLuca, 2000; Phinney, 2013). However, a preliminary crosstab analysis showed that there were no students within the cohort who had moved once who were experiencing medium or high deprivation.

This variable was coded in two forms, one as a dichotomous variable with 'yes' and 'no' categories. The other variation was the frequencies of housing movements, with the options "did not move in last 12 months"; "moved once the last 12 months"; "moved twice in the last 12 months," and "moved three or more times in the last 12 months."

From the variables 'Runaway,' 'Overcrowding,' and 'Frequent housing movement,' *Housing instability* was derived. When students reported having run away from home, having experienced overcrowding, or moved frequently, they were categorised as having experienced housing instability. This variable was coded as a binary variable with the options 'yes' and 'no'.

*Housing instability (severity***)** further categorises housing instability experiences as having simultaneous experiences of *one form, two forms, or all three forms* of housing instability in the last 12 months. Through the girls' stories, it was evident that housing instability can

occur concurrently. This variable serves to conceptualise how the severity of housing instability affect students.

Socio-demographic characteristics

Students self-reported *age* and *sex*. *Ethnicity* was determined by responses to a standard ethnicity question used in the New Zealand census where participants could select all of the ethnic groups with which they identified. To facilitate statistical analyses, discrete ethnic groups were created using the New Zealand census prioritisation method by assigning students to one ethnic group in the following order: Māori, Pasifika people, Asian, Other ethnic groups, and New Zealand European/Pākehā (Clark et al., 2012).

Māori are the indigenous people of New Zealand. Pacific ethnic groups include Samoan, Tongan, Niuean, Cook Island Māori and those of other Pacific Islands, and these ethnicities were grouped under 'Pasifika people'. The Asian ethnic group includes participants from Asia and the Indian sub-continent. The Other ethnic group compromises all ethnic groups that are not included in the Māori, Pasifika, Asian and New Zealand European categories. The 'other' ethnic group is extremely diverse and includes participants from the Middle East, Africa, South America, North America, and European countries (Crengle et al., 2012).

Students were assigned to a level of area deprivation by linking their geographical area or neighbourhood (mesh-block number) to the 2013 *New Zealand Deprivation Index (NZDep2013).*[46] NZDep2013 assesses nine dimensions of neighbourhood deprivation (rates of no access to the internet, unemployment, recipient of state-funded benefits, household income, homeownership, lack of educational qualifications, single-parent families, overcrowding, and no access to a car) using 2013 New Zealand census data (Atkinson, Salmond, & Crampton, 2014). Each participating student's NZDep2013 was calculated through the linking of their residential mesh block number to their reported neighbourhood NZDep2013. NZDep2013 deciles were categorised into three deprivation groups – low (Index deciles 1-3), moderate (4-7), and high deprivation (8-10) (Denny et al., 2016). The collated NZDep2013 index is labelled *Neighbourhood Deprivation level* in this quantitative analysis.

[46] See Salmond, Crampton, and Atkinson's (2014) NZDep2013 Index of Deprivation: User Manual.

Symptoms of poverty

The active decision to include characteristics of symptoms of poverty stemmed from the data collected in the qualitative inquiry. The reference group of this study emphasised how symptoms of poverty operate within their lives of housing instability. The variables stated in the following are core experiences that occurred in conjunction with the girls' experiences of housing instability.

Food (in)security was measured with the following questions: "Do your parents, or people who act as your parents, ever worry about not having enough money to buy food?" (never; occasionally; sometimes; often; all the time; I don't know), and "Where do you get your lunch from – I don't have lunch" (yes or no). When students reported that their parents worried about not having enough money to buy food "sometimes"; "often," or "all the time," and when students reported "not having lunch" they were interpreted as having experienced food insecurity. This variable was coded as a dichotomous variable with a 'yes' or 'no' answer.

Energy-dense convenience diet (that is, highly processed food), was measured with the following questions: "During the last 7 days, how often did you eat any of the following? – Chocolate, sweets or lollies" (none in the last 7 days; one to 3 times a week; four to 6 times a week; once a day; two or more times a day); "Potato chips; burger rings; twisties etc." (none in the last 7 days; one to 3 times a week; four to 6 times a week, once a day; two or more times a day); "Meat pies, sausage rolls" (none in the last 7 days; one to 3 times a week; four to 6 times a week; once a day, two or more times a day); "Fizzy drinks, soft drinks (for example, Coke, Sprite, Fanta), or Energy drinks (Red Bull or V)" (none in the last 7 days; one to 3 times a week; four to 6 times a week; once a day, two or more times a day). A total average score is computed for each participant, with a higher average score indicating a higher frequency of consuming a highly-processed diet.

Transportation limitation was measured with the following questions: "How do you usually travel to school?" (walking; driver of a car/van; passenger of a car/van; motorcycle; moped; bicycle; bus; train/rail; other). For students who selected "walking as an option," the reasons were asked, with the following options: "travel with friends" (yes or no), "Quickest method" (yes or no), "Only method available" (yes or no), "No public transport" (yes or no), "Public transport unsuitable" (yes or no), "No car/motor vehicle available" (yes or no), "Costs involved" (yes or no). Students who chose "walking," and cited reasons such as "only

method," "no public transport," "public transport unsuitable," "no car/motor vehicle" or "cost involved" were coded as having a lack of access to reliable transportation. This variable is dichotomous.

Parent's financial worries were measured with the following question: "Do your parents or people who act as your parents, ever worry about not having enough money to buy food?" (never; occasionally; sometimes; often; all the time; I don't know). The variable was further recoded into a categorical variable with "yes," "no" and "I don't know."

Living with non-immediate family members and others was measured with the following questions: "Who do you live with in your main or only home?" Students were allowed to choose more than one relevant option which included: 1) "mother"; 2) "father"; 3) "parents' partner"; 4) "brother(s) and/or sister(s)"; 5) "grandparents"; 6) "other relatives"; 7) "friend(s)"; 8) "friends' parents"; 9) "girlfriend or boyfriend"; 10) "foster parents"; 11) "flatmate(s) or border(s)"; 12) "someone else" and 13) "no-one, I live independently." However, for the computation of this variable, only students who selected the options 5) through to 9) and option 11, were included. The selection criterion for this variable was supported by youth advisors of the current study.

Wellbeing

The aspects of student wellbeing used in this study drew on the experiences of the girls discussed in the first part of the study. All aspects were discussed with the advisory group to ensure their relevance.

Health:

Long term health condition was measured with the question: "Do you have any long term health problems or conditions (lasting six months or more, e.g. asthma, diabetes, depression)? (yes; no; I don't know)."

WHO-5 Well-being Index is a short self-reported measure of current mental wellbeing. The WHO-5 has been found to have adequate validity in screening for depression (World Health Organisation, 1998, Topp, Østergaard, Søndergaard, & Bech, 2015). The index consists of five statements (in relation to the past two weeks): "I have felt cheerful, and in good spirits, I have felt calm and relaxed, I have felt active and vigorous, I woke up feeling fresh and rested, My daily life has been filled with things that interest me." Respondents rate according to the scale that follows: all the time (5); most of the time (4); more than half of the time (3);

less than half of the time (2); some of the time (1); at no time (0). A total raw score, ranging from 0 to 25, is multiplied by 4 to give the final score, with 0 representing the worst imaginable wellbeing and 100 being the best imaginable wellbeing.

Reynolds Adolescent Depression Scale (Short-form) (2008) is a 10-item short-form that derives from the original Reynolds Adolescent Depression Scale (Second Edition) (Reynolds, 2004), which serves as a brief screening measure of depression among young people. This abbreviated version of the RADS provides useful information about an adolescent's affective states and serves as an indicator of depressive symptomatology experienced by young people (Myers & Winters, 2002; Walker, Merry, & Watson, 2005). The scale measures four basic dimensions of depression: dysphoric mood, anhedonia or negative affect, negative self-evaluation and somatic complaints. The RADS-SF scale has been validated for use in the New Zealand population in its short form (Clark et al., 2012). Assessment of the short-form version (RADS-SF) found that a cut off of 28 for depressive symptoms gave the best agreement with the prevalence of depressive symptoms determined by the long form of the RADS (Clark et al., 2012). Accordingly, a RADS-SF score of ≥ 28 to identify students with significant depressive symptoms (Clark et al., 2012).

Education:

Afraid of being bullied at school was measured with the following question: "In the last 12 months, how often have you been afraid that someone will hurt or bother you at school? (never; once or twice; three-5 times; six or more times).

School (dis)satisfaction was measured with the question: "How do you feel about school?" (I like school a lot; I like school a bit; it's OK; I don't like school; I don't like school at all).

School performance was measured by asking the following question: "How well do you do at school (how good are your school results)?" (Near the top; above the middle, about the middle, below the middle, near the bottom).

School stability and participation was measured with the question: "Number of secondary schools attended?" (one – just this school; two; three; four; five or more).

School engagement was measured with the questions: "In the last 12 months have you wagged or skipped school for a full day or more without excuse? (yes or no). "Have you ever been stood down from school (been sent home for a few days for doing something

wrong)?" (yes or no). "Have you been suspended from school (been sent home and told not to come back until you have a meeting with the Board of Trustees)?" (yes; no; I don't know).

Neighbourhood:

Neighbourhood trust was measured with the question: "do you trust the people in your neighbourhood?" (never; not often; sometimes; all the time).

Neighbourhood belonging was measured with the question: "Do you feel you belong in your neighbourhood?" (never; not often; sometimes; all the time).

Neighbourhood desirability and satisfaction were measured by asking: "Do you like your neighbourhood?" (never; not often; sometimes; all the time).

Neighbourhood pain points were measured with the following questions: "What are the bad things about the area where you live? - there are not enough footpaths" (yes, no); "Footpaths are rough and broken" (yes, no); "There is too much traffic" (yes, no); "There are steep hills" (yes, no); "There is not enough street lighting" (yes, no); "There's no-one around" (yes, no); "No-one cares about how this place looks" (yes, no); "There are not enough bike lanes" (yes, no); "There are too many dogs" (yes, no); "Rubbish and mess" (yes, no); "There are no skate parks or ramps" (yes, no); "There is no high-speed internet" (yes, no); "There is no cell phone coverage" (yes, no); "There is no public transport" (yes, no); "There is no access to arts, movies, or other creative activities" (yes, no). A total score is computed by accumulating the number of "yes" answers for each question. As such, the higher the overall score, the more pain points identified by the individual in their neighbourhood.

Encounter with police:

The *police encounter* variable was measured with the following question: "In the last 12 months have you been in trouble with the police? (never; not the in the previous year; once; two or more times). This variable was further simplified as a binary categorical variable.

Sense of safety:

Sense of safety at home was measured with the question: "Do you feel safe at home?" (yes, all the time; yes, most of the time; sometimes; no, mostly not; not at all).

Sense of safety at school was measured with the question: "do you feel safe at school?" (yes, all the time; yes, most of the time; about half the time; no, less than half the time; no not at all).

Neighbourhood safety was measured by asking: "Do you feel safe in your neighbourhood?" (never; not often; sometimes; all the time).

The variables defined in this chapter are used for statistical analyses, and depending on the nature of the variables, several different statistical models were performed to achieve the goal of answering the quantitative research questions. The youth advisory team was involved in deciding the inclusion of the variables, and in circumstances where the variable needed coding, their feedback was valued in the process.

Statistical methods

The key research questions were addressed by using descriptive statistics, bivariate inferential statistics (ANOVA, chi-square, correlation matrix), and multivariate inferential statistics (OLS, logistic, ordinal, and multinomial logistic regression models; Gardner 2000). Analyses were conducted using IBM SPSS (version 24, IBM Corp, 2012) to answer these questions. No multicollinearity problems were observed among the independent variables, as indicated by variance inflation factor scores that were higher than 1.04 (Mertler & Vannatta, 2009). Missing responses were coded as a separate category.

The first research question about the extent of housing instability was addressed mainly by descriptive and bivariate statistics. This analysis tabulated frequencies to describe the prevalence of housing instability among students as a function of demographic variables (that is, ethnicity, age group, gender, neighbourhood deprivation level). Pearson's Chi-square tests and one-way ANOVA were used to explore the relationship between demographic characteristics and experiences of housing instability (see Franke, Ho, & Christie, 2012). Additional Chi-square tests of association were performed to test for possible reciprocal causation, as witnessed in the girls' stories.

The second research question asked about who experienced housing instability. A series of multinomial logistic regression models were formulated to investigate how demographic variables predicted experiences of housing instability. Additional tests of association were performed to confirm the relationship between symptoms of poverty and housing instability.

In response to the third research question about how housing instability was linked with wellbeing, Chi-square and one-way ANOVA tests were utilised to investigate the association between housing instability, and students' health and wellbeing. A multiple regression model using students' demographic characteristics and severity of housing

instability was used to predict students' health and risks of depression. A binary logistic regression was conducted to understand how housing instability predicts students' encounters with police. Ordinal logistic regression models were also computed with the aim to understand the relationship between housing instability and students' sense of safety.

Summary

This study's youth advisory group was involved in the process of selecting and defining the variables used for the quantitative analysis. This allowed the quantitative analysis to build on the qualitative analysis to provide valuable insights. The results of the quantitative analysis are presented in Chapter 7. The interpretation of the statistical findings involved further integrated commentary from the youth advisory group, and this is outlined in the next chapter's discussion. Further inclusion of the girls' perspectives in the statistical interpretation phase helps to ensure that the generated meanings accurately represent young people's experiences of housing instability.

7

THE EXTENT OF HOUSING INSTABILITY

My qualitative inquiry found that Marie, Ana, Aroha and Talita experienced several forms of housing instability, including substandard housing, frequent housing movements, overcrowding and homelessness. Housing instability affected the girls' mental wellbeing by causing them stress and anxiety. This quantitative analysis aims to explore the extent of adolescent students' housing instability in Aotearoa New Zealand, using a definition derived from young people themselves. This analysis utilised secondary data collected as part of the Youth'12 Survey, as explained in the previous chapter. The quantitative analysis asks three questions: 1) What is the extent of housing instability among students?; 2) Who is experiencing housing instability, and 3) How does housing instability relate to students' wellbeing?

The extent of housing instability among students

This analysis begins by looking at the proportion of students who experienced housing instability and the types of housing instability they experienced. The objective of the current analysis is to understand both the extent and severity of housing instability among New Zealand adolescent students.

A total of 3,970 students responding to the Youth'12 survey were included (see Chapter 6 for survey methodology). These students were between 15-18 years old and resided in urban geographical areas. Table 7.1 illustrates the students' demographic information in the first column; just over half of the students identified as female (55.7%, n= 2213). One-third of the students were 16 years old (33.3%, n=1323), almost a quarter were 17 years old (24.3%, n=965), and one in twenty students was 18 years old (5.3%, n= 211). For ethnicity, almost half of the students (45%, n=1785) identified as New Zealand European, 17.4% (n=689) identified as Māori, 15.9% (n=632) identified as Pasifika people, and 15.8% (n=628) identified as Asian. The proportion of students who lived in areas of low, medium and high socioeconomic deprivation areas were evenly distributed, with almost one third (34.0%,

n=1351) of students living in medium deprivation areas, and one-third of students living in high deprivation areas (33.6%, n= 1334).

Among my sample, 41.5% (n=1648) experienced housing instability in the past year (Table 7.1). Drawing on the girls' experiences of housing instability and matching them to the Youth'12 data, I defined housing instability in three ways: running away from home, living in an overcrowded house, and experiencing frequent housing movements (further detail about these measures is in Chapter 6).

About one in eight students reported having run away from home in the last year (12.2%, n= 485). One in five students lived in an overcrowded house in the previous year (22.3, n=886), and about one in five students experienced frequent housing movements (18.6, n=736). Students experienced varying degrees of housing instability severity, and this is reported in Table 7.2. Almost one in three students experienced at least one form of housing instability (31.2%, n=1240). One in twelve students lived with two types of housing instability (8.75%, n= 347), and 1.4% (n=57) experienced all three types of housing instability.

A Chi-square test revealed that students' neighbourhood deprivation level (χ^2=280.5, p<0.001), and ethnicity (χ^2=192.8, p<0.001), were significantly correlated to students' experiences of housing instability. Students' neighbourhood deprivation level and ethnicity were associated with them running away from home, as well as their experience of overcrowding and frequent housing movements (*see* Table 7.2 for Chi-square results). Although students' gender did not associate with their experience of housing instability in general, it was significantly associated with students' experience of overcrowding (χ^2=9.3, p<0.01).

Table 7.1 Students' demographic and housing characteristics.

	Student Cohort % (N)	**Experienced Housing Instability % (n)**	Chi-square value χ^2	**Types of Housing Instability**					
				Ran away from home % (n)	Chi-square value χ^2	**Overcrowding % (n)**	Chi-square value χ^2	**Frequent Housing Movement %**	Chi-square value χ^2
Gender									
Male	44.2 (1756)	45.1 (744)	1.2	40.8 (198)	2.5	48.6 (431)	9.3**	43.3 (320)	0.3
Female	55.7 (2213)	54.9 (904)		59.2 (287)		51.4 (455)		56.7 (419)	
Age									
15 years old	37.1 (1471)	38.2 (629)	6.1	40.2 (195)	2.8	37.1 (329)	0.8	39.2 (290)	6.7
16 years old	33.3 (1323)	33.6 (553)		32.2 (156)		34.1 (302)		32.3 (239)	
17 years old	24.3 (965)	22.5 (370)		22.1 (107)		23.3 (206)		21.8 (161)	
18 years old	5.3 (211)	5.8 (96)		5.6 (27)		5.5 (49)		6.6 (49)	
Ethnicity									
NZ European/ Pākehā	45.0 (1785)	34.0 (560)	192.8***	36.7 (178)	35.1***	28.0 (248)	209.7***	34.0 (251)	59.2***
Māori	17.4 (689)	21.1 (347)		25.6 (125)		20.9 (185)		21.8 (161)	
Pasifika people	15.9 (632)	23.1 (381)		17.1 (83)		28.9 (256)		22.1 (163)	
Asian	15.8 (628)	15.9 (262)		13.2 (64)		17.6 (156)		15.3 (113)	
Other Ethnicities	5.9 (235)	5.9 (98)		7.4 (36)		4.6 (41)		6.9 (51)	
Neighbourhood Deprivation Level									
Low	32.4 (1285)	19.1 (314)	280.5***	24.5 (119)	24.0**	20.4 (181)	177.7***	9.5 (70)	177.9***
Medium	34.0 (1351)	35.3 (581)		35.5 (172)		29.5 (261)		41.7 (308)	
High	33.6 (1334)	45.7 (753)		40.0 (194)		50.1 (444)		48.8 (361)	
N (%)	100 (3970)	41.5 (1648)		12.2 (485)		22.3 (886)		18.6 (739)	

Notes: Percentages may not add to 100% due to rounding and non-responses; **p< 0.05, **p<0.01, ***p<0.001*.

Table 7.2 Students' demographic characteristics and housing instability severity.

	Student cohort % (N)	**Experienced Housing Instability % (n)**	Chi-square value (χ^2)	**Severity of Housing instability**			
				One form of housing instability	**Two types of housing instability**	**Three types of housing instability**	ANOVA *(F)*
Gender							
Male	44.2 (1756)	45.1 (744)	1.2	45.1 (561)	46.3 (161)	38.6 (22)	1.3
Female	55.7 (2213)	54.9 (904)		549 (682)	537 (187)	61.4 (35)	
Age							
15 years old	37.1 (1471)	38.2 (629)	6.1	37.7 (469)	38.8 (135)	43.9 (25)	1.8
16 years old	33.3 (1323)	33.6 (553)		34.3 (426)	31..6 (110)	29.8 (17)	
17 and 18 years old[47]	29.6 (1176)	28.3 (466)		28.1 (348)	29.6 (98)	26.7 (15)	
Ethnicity							
NZ European/ Pākehā	45.0 (1785)	34.0 (560)	192.8***	36.4 (453)	27.9 (97)	17.5 (10)	40.8***
Māori	17.4 (689)	21.1 (347)		19.4 (241)	25.6 (89)	29.8 (17)	
Pasifika people	15.9 (632)	23.1 (381)		22.1 (275)	26.1 (91)	26.3 (15)	
Asian and Other Ethnicities[48]	21.7 (863)	21.8 (360)		22.1 (274)	20.4 (71)	26.3 (15)	
Neighbourhood Deprivation Level							
Low and Medium[49]	66.4 (2636)	54.4(895)	280.5***	56.5 (702)	48.8 (170)	40.4 (23)	26.8***
High	33.6 (1334)	45.7 (753)		43.5 (541)	51.1 (178)	59.6 (34)	
N (%)	100 (3970)	41.5 (1648)		31.2 (1240)	8.7 (347)	1.4 (57)	

Notes: Percentages may not add to 100% due to rounding and non-responses;**p< 0.05, **p<0.01, ***p<0.001.*

[47] This table combines the reporting of students who are 17 and 18 years old due to the small cell count.
[48] This table combines the reporting of students identified as Asian and Other Ethnicities due to the small cell count.
[49] This table combines the reporting of students who live in low and medium neighbourhood deprivation due to the small cell count.

Table 7.3 The results of Pearson's Chi-square test of association between running away from home, overcrowding, and frequent housing movements.

	Running away from home	Overcrowding	Frequent housing movements
Running away from home	**---**	**31.56*** **	**55.31*** **
Overcrowding	**31.56*** **	**---**	**21.09*** **
Frequent housing movements	**55.31*** **	**21.09*** **	**---**

**p< 0.05, **p<0.01, ***p<0.001*

A series of Chi-square tests were performed to test any reciprocal causation between the different types of housing instability (*see* Table 7.3). The results of these statistical tests suggest a significant association between students running away from home and experiences of overcrowding (χ^2=31.56, p<0.001), students living in overcrowded homes and frequent housing movements (χ^2=21.09, p<0.001), and students moving frequently and them running away from home (χ^2=55.31, p<0.001).

Students who experienced housing instability

In this section, I conducted a series of multinomial logistic regression models to understand the relationship between students' gender, ethnicity, deprivation level, and their experience of housing instability. The purpose of these regression analyses was to understand the demographic characteristics of students who experience housing instability.

Of the 1648 students who experienced housing instability, 45.1% (n=744) students were male, and 54.9% (n=904) were female. The age distribution of students who experienced housing instability reflected similar proportions of those of the student cohort (*see* Table 7.2). The proportion of students who experienced housing instability that identified as Māori and Pasifika people was, however, higher than those from the wider student population. One in five students who experienced housing instability was Māori (21.1%, n=347), and one in four students who experienced housing instability identified as Pasifika people (23.1%, n=381). The majority of students who experienced housing instability resided in a neighbourhood area with high levels of deprivation (45.7%, n= 753).

To understand how gender, ethnicity and neighbourhood deprivation level were associated with students' housing instability, a binary regression was modelled. Table 7.4 details the outcome of this regression model.

Table 7.4 Binary logistic regression using gender, ethnicity, neighbourhood deprivation level, to understand housing instability among students.[50]

Factors	*B*	*SE*	*OR*
Gender[a]			
Male	0.06	0.06	1.07
Ethnicity[d]			
Māori	0.54	0.10	1.71***
Pasifika people	0.73	0.11	2.01***
Asian	0.34	0.10	1.41***
Other	0.28	0.15	1.32
Neighbourhood Deprivation Level[c]	0.56	0.05	1.74***

[a] The reference category is *female.* [b] The reference category is *NZ European/Pākehā*. [c] Neighbourhood deprivation level treated as a continuous variable for this model (i.e. covariate). [d] The reference category is students with *stable housing*.

As outlined in Table 7.4, both male and female students were equally likely to experience housing instability. However, ethnicity was significantly associated to students' experience of housing instability. Māori students had 1.71 times (p<0.001) increased odds of experiencing housing instability when compared to Pākehā students. This increase in odds ratio was higher for students of Pasifika origins – their increased odds ratio was 2.01 times (p<0.001) higher than Pākehā students. Compared to Pākehā students, Asian students had an increased odds ratio of 1.41 (p<0.001) times in the experience of housing instability. Students of Other ethnicity were not significantly different from Pākehā students. Equally important, neighbourhood deprivation level was significantly associated to housing deprivation, with each increase in deprivation level (for example, low to medium and medium to high), signalling 1.74 times (p<0.001) increase in the odds ratio of students experiencing housing instability.

[50] A non-significant p-value was derived for the Hosmer and Lemeshow Test.

Elaborating on the binomial regression model derived in Table 7.4, three sets of multinomial regressions were generated to understand how students' gender, ethnicity, and neighbourhood deprivation level were associated with their housing instability.

Table 7.4a Multinomial logistic regression predicting the odds of student running away from home using Gender, Ethnicity, and Neighbourhood deprivation levels.[51]

	Run away once v.s Did not run away			**Run away more than once v.s Did not run away**			**Run away more than once v.s Run away once**		
Factors	***B***	***SE***	***OR***	***B***	***SE***	***OR***	***B***	***SE***	***OR***
Gender[a]									
Male	0.10	0.13	0.73*	0.01	0.144	1.01	0.32	0.19	1.38
Ethnicity[b]									
Māori	0.53	0.17	1.70**	0.69	0.19	1.99***	0.15	0.24	1.17
Pasifika people	0.30	0.19	1.35	-0.06	0.25	0.94	-0.36	0.30	0.70
Asian	-0.08	0.21	0.92	0.09	0.22	1.10	0.18	0.30	1.19
Other	0.35	0.26	1.42	0.56	0.28	1.75*	0.21	0.37	1.23
Neighbourhood Deprivation Level[c]									
High	0.43	0.18	1.54**	0.34	0.19	1.40	-0.10	0.26	0.91
Medium	0.40	0.17	1.49**	0.19	0.19	1.21	-0.21	0.24	0.81

[a] The reference category is *female*. [b] The reference category is *NZ European Pākehā*. [c] The reference category is *Low level *p< 0.05, **p<0.01, ***p<0.001.*

The multinomial regression in Table 7.4a assessed how demographic factors associated with students' experience of running away from home. Students who identified as Māori had a 1.70 (95% Confidence Interval = 1.22, 2.38; $p<0.01$) increase in the odds ratio of running away from home once in the previous year when compared to Pākehā students. This odds ratio further

[51] A non-significant p-value was derived for the Goodness of Fit test.

increased to 1.99 (95% Confidence Interval = 1.37, 2.38; $p<0.001$) for Māori students who ran away from home more than once in the same year, when compared to their Pākehā student counterparts. For students who were of Other ethnicities, their odds ration of running away from home more than once was 1.75 (95% Confidence Interval = 1.01, 3.03; $p<0.05$) times higher when compared to Pākehā students.

Students living in high deprivation neighbourhood had a 1.54 (95% Confidence Interval = 1.09, 2.18; $p<0.01$) times increased in the odds ratio of running away once in the last year when compared to students living in low deprivation areas. This pattern was similar for students residing in medium deprivation neighbourhoods, where their odds ratio of running away from home was 1.49 (95% Confidence Interval = 1.08, 2.07; $p<0.01$) times higher than students living in areas of low deprivation. When compared with students who ran away from home more than once and those who ran away once, gender, ethnicity, and neighbourhood deprivation levels were not significantly associated with students' experience. Neighbourhood deprivation levels were, however, significantly associated with students' experiences of overcrowding.

Table 7.4b Multinomial logistic regression predicting the odds of students experiencing overcrowding using Gender, Ethnicity, and Neighbourhood deprivation levels.[52]

	A shortage of one room v.s No crowding			**A shortage of two or more rooms v.s No crowding**			**A shortage of two or more rooms v.s A shortage of one bedroom**		
Factors	***B***	***SE***	***OR***	***B***	***SE***	***OR***	***B***	***SE***	***OR***
Gender[a]									
Male	0.16	0.09	1.18	0.47	0.18	1.60**	0.31	0.19	1.37
Ethnicity[b]									
Māori	0.59	0.12	1.80***	0.83	0.30	2.30**	0.24	0.31	1.28
Pasifika people	095	0.13	2.60***	1.87	0.27	6.50***	0.920	0.29	2.51**
Asian	0.59	0.12	1.80***	0.83	0.31	2.30**	0.25	0.32	1.28

[52] A non-significant p-value was derived for the Goodness of Fit test.

	Other	0.15	0.20	1.16	0.29	0.50	1.34	0.14	0.52	1.15
Neighbourhood Deprivation Level[c]										
	High	0.72	0.12	2.04***	0.84	0.27	2.31**	0.12	0.28	1.13
	Medium	0.31	0.12	1.36**	0.18	0.29	1.20	-0.13	0.30	0.88

[a] The reference category is *female*. [b] The reference category is *New Zealand European/ Pākehā.* [c] The reference category is *Low level. *p< 0.05, **p<0.01, ***p<0.001.*

Students living in medium deprivation areas had a 1.36 (95% Confidence Interval = 1.09, 1.71; $p<0.01$) times increase in the odds ratio of living in a house with a shortage of one-bedroom when compared to students living in low deprivation areas. For students living in high deprivation neighbourhoods, this odds ratio increased to 2.04 times (95% Confidence Interval = 1.62, 2.56; $p<0.001$). Their odds ratio of living with a shortage of two or more bedrooms increased to 2.31 times (95% Confidence Interval = 1.36, 3.9; $p<0.01$) when compared to students living in low deprivation areas.

Māori students and Pasifika students were overrepresented in experiences of overcrowding. Compared to Pākehā students, Māori students had an increased odds ratio of 1.80 times (95% Confidence Interval = 1.42, 2.29; $p<0.001$) of living with a shortage of one-bedroom, and 2.30 (95% Confidence Interval = 1.28, 4.13; $p<0.01$) times the odds ratio of living with the shortage of two bedrooms in their house.

For Pasifika students, the increment in the predicted odds ratio was more severe. Pasifika students were 2.60 (95% Confidence Interval = 2.02,3.32; $p<0.001$) times the odds ratio of Pākehā students to experience a shortage of one-bedroom, and 6.50 (95% Confidence Interval = 3.83,11.04; $p<0.001$) times the odds ratio of Pākehā students to experience the lack of two bedrooms in their houses. In addition, Pasifika students had twice the odds ratio of experiencing a shortage of two bedrooms as compared to one bedroom in their houses when compared to Pākehā students (95% Confidence Interval = 1.44,4.38; $p<0.01$).

Comparing how students of different genders experienced overcrowding, this analysis found that male students had an increased odds ratio of 1.60 times (95% Confidence Interval = 1.13, 2.29; $p<0.01$) when compared to female students in their experiences of having a shortage of two bedrooms at home. Gender, however, was not associated with students' frequent housing movements.

When examining the students' demographic characteristics as associated with frequent housing movements, neighbourhood deprivation levels were significant (*see* Table 7.4c). Māori students had 1.60 times (95% Confidence Interval = 1.03, 2.48; $p<0.05$) increased in the odds ratio of moving twice in the same year when compared to Pākehā students.

The comparison of students who moved and did not move in the same year showed that Asian students were more likely than Pākehā students to move once in the same year (OR= 1.59, 95% Confidence Interval = 1.20, 2.12; $p<0.001$). They were, however, less likely than Pākehā students to move three or more times in the same year than not moving (OR= 0.39, 95% Confidence Interval = 0.17, 0.93; $p<0.05$), and to move three times than to move once in the same year (OR=0.25, 95% Confidence Interval = 0.10, 0.60; $p<0.01$; *see* Table 7.4c).

Students who identified as Other ethnicities had 4.86 times in odds ratio than Pākehā students when moving three times than to two times in the same year (95% Confidence Interval = 1.27, 18.56 ; $p<0.05$). Alongside demographic characteristics, students' experiences of poverty symptoms were associated with their housing instability. Table 7.4 models this observed relationship.

Table 7.4c Multinomial logistic regression predicting the odds of students experiencing frequent housing.[53]

	Moved once v.s Did not move			**Moved twice v.s Did not move**			**Moved three times v.s Did not move**			**Moved three times v.s Moved once**			**Moved three times v.s. Move twice**		
Factors	***B***	***SE***	***OR***	***B***	***SE***	***OR***	***B***	***SE***	***OR***	***B***	***SE***	***OR***	***B***	***SE***	***OR***
Gender[a]															
Male	-0.07	0.10	0.94	-0.06	0.17	0.94	0.07	0.19	1.07	0.13	0.21	1.14	0.13	0.26	1.13
Ethnicity[b]															
Māori	0.21	0.15	1.23	0.47	0.23	1.60*	0.27	0.27	1.32	0.06	0.30	1.07	-0.19	0.34	0.82
Pasifika people	0.04	0.16	1.05	0.27	0.26	1.31	0.45	0.28	1.57	0.41	0.31	1.51	0.19	0.37	1.20
Asian	0.46	0.15	1.59 **	-0.24	0.29	0.79	*-0.94	0.44	0.39*	-1.41	0.46	0.25*	-0.70	.52	0.50
Other	0.51	0.21	1.67*	-0.92	0.60	0.40	0.066	0.35	1.93	0.15	0.39	0.90*	1.58	0.68	4.86*
Neighbourhood Deprivation Level[c]	0.21	0.02	1.24 ***	0.09	0.03	1.09 **	0.10	0.04	1.11 **	0.13	0.21	1.14	0.01	0.05	1.01

[53] A non-significant p-value was derived for the Goodness of Fit test.

[a] The reference category is *female*. [b] The reference category is *NZ European/Pākehā*. [c] Neighbourhood deprivation level treated as a continuous variable for this model (i.e. covariate) to achieve a goodness of fit for the model **p< 0.05, **p<0.01, ***p<0.001.*

Table 7.5 Comparison of students' experience of poverty symptoms as a function of housing instability.

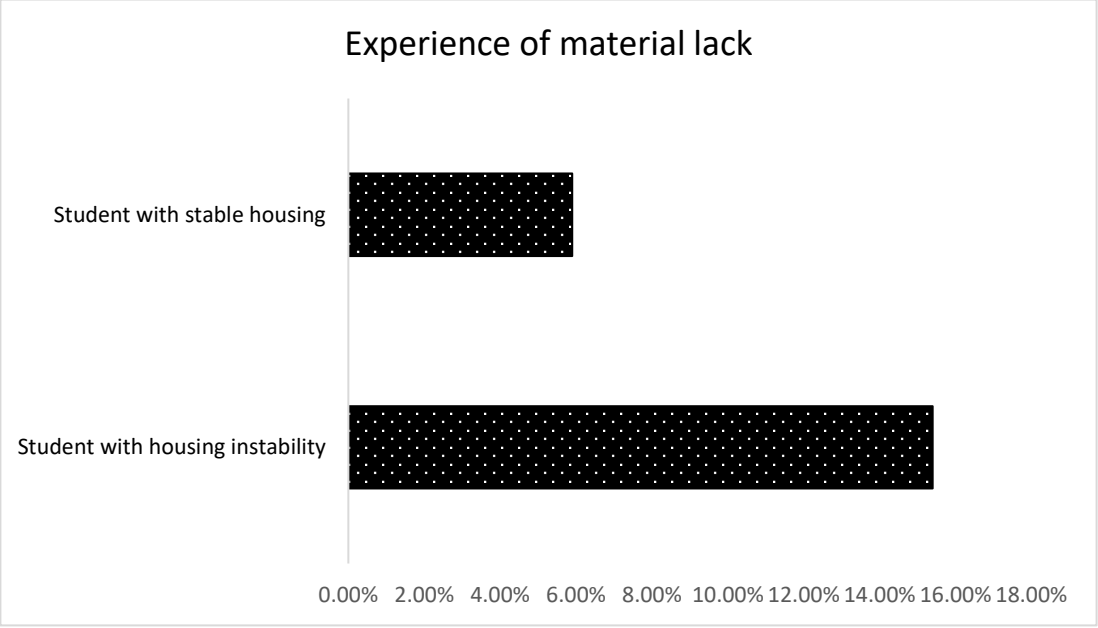
	Student cohort % (N)	**Students who experienced housing instability % (n)**	**Students with stable housing % (n)**	**Chi-square value (χ^2)**	**ANOVA (*F*)**
Paid employment (%)					
Yes	51.2 (2031)	57.4 (781)	55.6 (1248)	4.30*	
No	45.1 (1790)	47.7 (786)	44.4 (997)		
Long-term disability (%)					
Yes	9.2 (365)	9.3 (153)	9.2 (211)		
No	86.2 (3424)	84.8 (1398)	87.5 (2017)	13.50**	
I don't know	3.9 (156)	5.3 (87)	3.0 (69)		
Material lack (%)					
Yes	9.8 (390)	15.4 (254)	5.9 (136)	99.70***	
No	89.4 (3548)	83.5 (1376)	93.8 (2163)		
Parents worry about money matters (%)					
I don't know	5.4 (214)	5.0 (82)	5.6 (129)		
Yes	39.8 (1575)	52.9 (871)	30.5 (702)	204.80***	
No	54.7 (2171)	42.1 (694)	63.9 (1472)		
Transportation limitation (%)					
Yes	7.4 (294)	9.2 (152)	6.2 (142)	13.90***	
No	90.2 (3580)	97.9 (1448)	92.1 (2123)		
Food insecurity (%)					
Yes	24.9 (2120)	36.3 (1250)	16.0 (368)	171.00***	
No	74.1 (6297)	62.5 (2151)	83.5 (1924)		
Energy-dense diet (SD/mean)	1.79 (0.62)	1.92 (0.73)	1.70 (0.51)		130.71***
Living with non-immediate family members and others					
Yes	18.7 (744)	27.2 (448)	12.6 (290)	61.20***	
No	81.1 (3221)	72.8 (1199)	87.4 (2014)		
N (%)	100 (3970)	41.5 (1648)	58.1 (2305)		

Notes: Percentages may not add to 100% due to rounding and non-responses.

The girls' stories in the qualitative inquiry showed that their experiences of housing instability often coincided with experiences of material lack, employment, parents' financial pressure, health issues, having to live with non-immediate family members, transportation limitation, and food insecurity. A Chi-square test and One-way ANOVA verified the applicability of the observed phenomenon in the girls' stories. Table 7.5 compares the experiences of relative poverty as a function of housing instability.

Students' experiences of housing instability were associated with their report of taking on paid employment (χ^2=4.30, p<0.06), and students' declaration of long-term health issues (χ^2=13.50, p<0.01). A statistically significant Chi-square result also confirmed the associations between students' experience of material lack and housing instability (χ^2=99.7, p<0.001). Figure 7.5a are bar graphs comparing experiences of material lack between students with housing instability and students with stable housing. While 5.9% (n=136) of students with stable housing reported experiences of material lack, the proportion of students with housing instability who faced material lack was 15.4% (n=254).

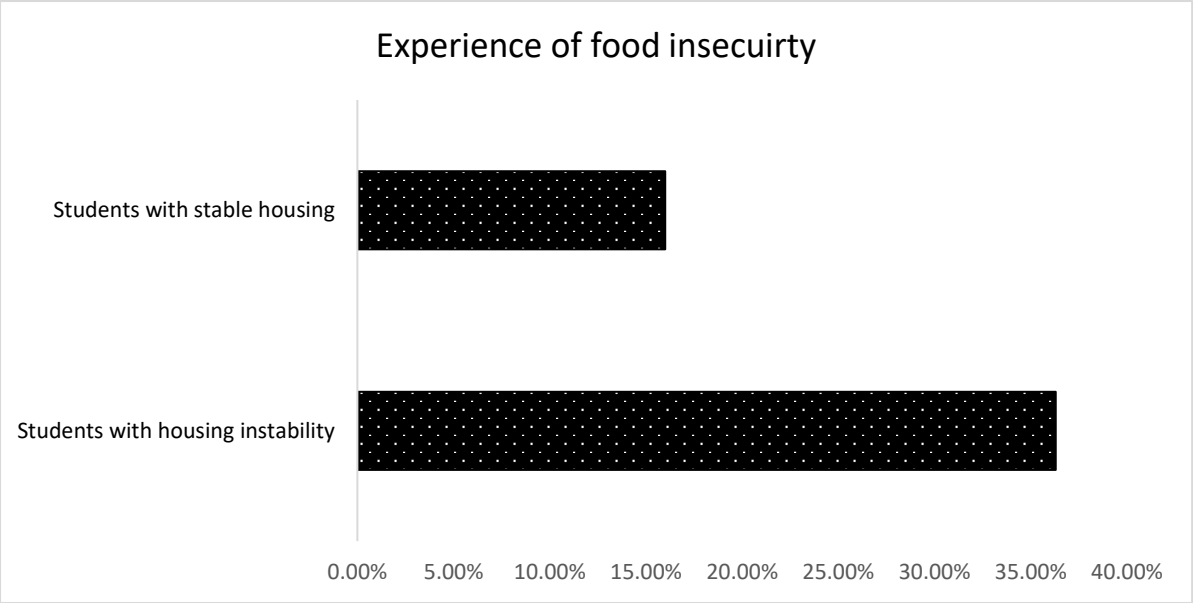
Figure 7.5a The percentage of students experiencing material lack as a function of housing instability.



Although the proportions of students experiencing transportation limitation and long-term disability were similar for both students with housing instability and stable housing, the Chi-result demonstrated that there exists a significant statistical relationship (transportation limitation: χ^2=13.9, p<0.001; long-term disability: χ^2=13.5, p<0.01). However, there was a

more substantial proportion of students with housing instability who suffered food insecurity when compared to students with stable housing. Figure 7.5b illustrates this observation, with the percentage of students experiencing food insecurity who lived with housing instability double the proportion of students experiencing food insecurity who had stable housing. Besides, students living with housing instability reported higher consumption of energy-dense diet compared to their student counterparts with stable housing ($Mean_{Housing\ Instability}$ =1.92, $SD_{Housing\ Instability}$ =0.73, as compared to $Mean_{Stable\ Housing}$ =1.92, $SD_{Stable\ Housing}$ =0.73).

Figure 7.5b The proportion of students experiencing food insecurity as a function of housing instability.



Parents' financial pressure also had a significant association with housing instability (χ^2=204.8, p<0.001). Upon consulting with the youth advisory group, this analysis conducted a further multinomial regression to understand what the response of 'don't know' entails. This regression analysis showed that students who responded that they 'don't know' about their parents' financial worry had significantly increased odds of experiencing housing instability compared with students who responded that their parents 'did not worry' about money matters. Table 7.6 describes the regression model.

Table 7.6 Multinomial logistic regression using demographic characteristics and parents' financial worry to understand students' housing instability.[54]

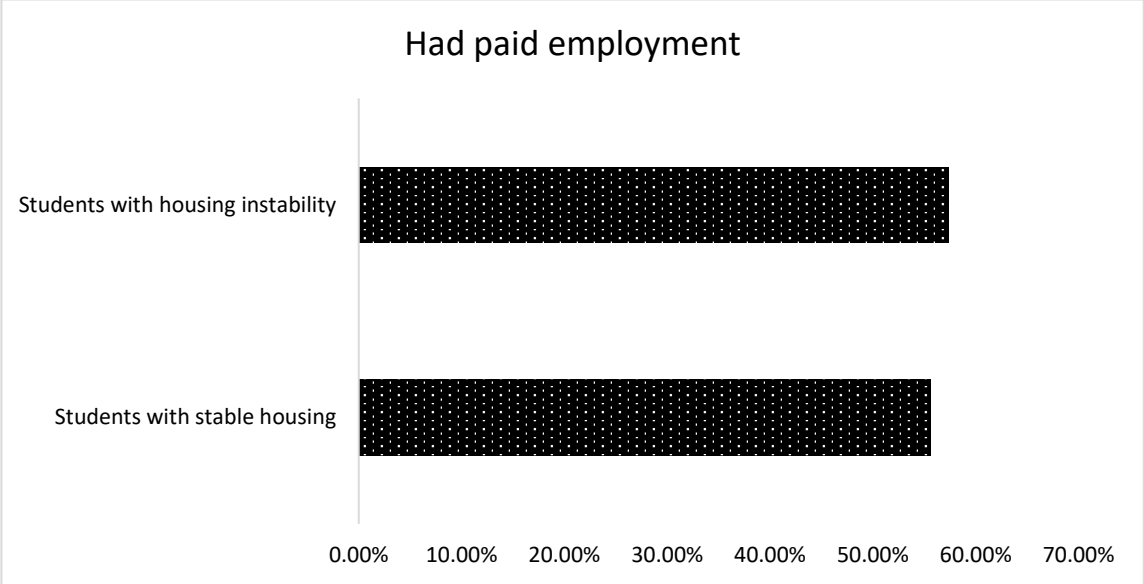
	B	***SE***	***P***	e^{β}
Constant	-1.60	0.17	0.00	
Parents' financial worry[a]				
Yes	0.74	0.07	0.00	2.10
I don't know	0.04	0.01	0.44	1.04
Neighbourhood deprivation levels[b]	0.12	0.01	0.00	1.13
Ethnicity[c]				
Māori	0.50	0.10	0.00	1.64
Pasifika people	0.61	0.11	0.00	1.85
Asian	0.46	0.10	0.00	1.59
Other	0.34	0.15	0.02	1.41
Gender[d]				
Male	0.09	0.07	0.22	1.09

[a] The reference category is *No financial worry*. [b] Treated as a covariate for this model. [c] The reference category is *NZ European/Pākehā*. [d] The reference category is *Female*.

Although the proportion of students who had employment in the last year was relatively similar across their experiences of housing instability (*see* Figure 7.5c), the Chi-square test further indicated a significant statistical relationship between students' employment and experiences of housing instability (χ^2=4.3, p<0.05).

[54] A non-significant p-value was derived for the Goodness of Fit test and Test of Parallel lines.

Figure 7.5c The proportion of students in paid employment in the last year as a function of housing instability.



The assessment of students' demographic characteristics and their experiences of poverty, along with their housing instability, asserted that housing instability and poverty intersect and intertwine, producing a consequential aspect of students' lives. The current quantitative analysis, therefore, investigates the implication of housing instability on New Zealand adolescent students.

Implications of housing instability

This analysis adopted several indicators of wellbeing to achieve a holistic understanding of housing instability's impact on students' health (*see* Chapter 6 for definitions of indicators). These indicators included students' report on their physical and mental health (using the WHO-5 and RADS-SF index), education engagement and performance, neighbourhood belonging and trust, their encounter with the police, and overall sense of security. One-way between-subjects ANOVA and Chi-square tests were conducted and are outlined in Table 7.7, and the results are explained in the following.

Table 7.7 Comparing students' wellbeing as a function of housing instability.

	Student cohort % (n)	Students who experienced housing instability % (n)	Students with stable housing % (n)	Chi-square value (χ^2)	ANOVA (*F*)
Health					
WHO-5 (mean/SD)	15.69 (5.72)	15.02 (6.14)	16.16 (5.37)		37.83***
RADS-SF (mean/SD)	20.00 (6.40)	21.29 (6.71)	19.11 (6.02)		109.59***
Education					
Number of schools attended (mean/SD)	1.28 (0.611)	1.39 (0.72)	1.20 (0.50)		95.31***
Afraid of being bullied (mean/SD)	1.45 (0.72)	1.50 (0.76)	1.42 (0.68)		12.81***
School performance (mean/SD)[55]	2.35 (0.94)	3.47 (0.96)	3.78 (0.90)		108.68***
School (dis)satisfaction (mean/SD)	2.27 (1.06)	3.64 (1.10)	3.80 (1.03)		20.49***
Sense of belonging at school (%)					
Yes	85.4 (3391)	81.9 (1348)	88.2 (2032)	30.39***	
No	14.3 (569)	18.1 (197)	11.8 (272)		
Skipping school with no excuse (i.e. absent without reason) (%)					
Yes	27.1 (1074)	37.1 (611)	19.9 (459)	143.31***	
No	2882 (72.6)	62.7 (1034)	79.9 (1841)		
Stood down from school (%)				76.92**	
None	5.5 (219)	90.3 (1489)	92.0 (2121)		
Once	4.1 (164)	6.4 (105)	2.5 (58)		
More than once	2.0 (82)	3.2 (54)	1.2 (28)		
Suspended from school (%)				32.63**	
Yes	3.6 (143)	5.4 (89)	2.3 (54)		
No	94.8 (3763)	92.6 (1526)	96.6 (2227)		
Neighbourhood trust and belonging					

[55] School performance was measured through a Likert scale where 1 = Near the Top, and 5 = Near the bottom.

Sense of belonging (mean/SD)	3.06 (0.89)	2.98 (0.91)	3.12 (0.86)		19.59***
Trust in people within the neighbourhood (mean/SD)	3.15 (0.81)	2.03 (0.84)	2.22 (0.77)		47.08***
Neighbourhood pain points (mean/SD)	1.33 (1.48)	1.51 (1.77)	1.32 (1.67)		11.31***
Police encounter				33.56***	
Yes (%)	11.3 (448)	16.7 (276)	7.3 (169)		
No (%)	84.1 (3340)	77.3 (1274)	89.4 (2060)		
Sense of safety[56]					
At home (mean/SD)	1.28 (0.59)	1.40 (0.70)	1.20 (0.48)		119.18***
In School (mean/SD)	1.71 (0.76)	3.27 (0.81)	3.45 (0.70)		41.40***
Within neighbourhood (mean/SD)	1.62 (0.75)	1.17 (0.81)	1.55 (0.70)		52.30***
N (%)	100 (3970)	41.5 (1648)	58.1 (2305)		

Notes: Percentages may not add to 100% due to rounding and non-responses.

Health

There was a significant association between housing instability and students' physical health (F=(1, 3876) = 37.83, p<0.001) and mental wellbeing (F=(1, 3822) = 109.59, p<0.001, see table 7.7). Pearson's correlation test was conducted to understand the relationship between the severity of housing instability and students' physical health using the WHO-5 index. A lower score on this index indicates lower health. The correlation test found a significant negative relationship (r(3953)=-0.11, p<0.001). Hierarchical multiple regression was modelled to explore this relationship. Table 7.8 outlines the result of this regression model, and as stated, housing instability was significantly associated with students' physical health (ΔR^2= 0.017, p<0.001).

[56] A higher mean indicates a lower sense of safety.

Table 7.8 illustrates the results of a multiple regression model using students' demographic details and housing instability to understand students' physical health (WHO-5 index).

	R^2	Adjusted R^2	ΔR^2	ΔF	Standardised β	*t*
Model One	0.03	0.03	0.03	34.84***		
Gender					-0.16	-9.87***
Ethnicity					0.01	0.40
Neighbourhood Deprivation levels					0.04	2.69**
Model Two	0.04	0.04	0.02	68.00***		
Gender					-0.16	-10.05***
Ethnicity					-0.01	-0.14
Neighbourhood Deprivation levels					0.08	4.66***
Housing instability					-0.135	-8.25***

A separate Pearson's correlation test was, again, conducted to investigate the relationship between housing instability severity and students' risk of depression. The analysis found that students' severity of housing instability was positively associated with their risk of depression ($r(3953)=0.19$, $p<0.001$). A higher RAD-SF score indicates an increased risk of depression. A similar hierarchical multiple regression was conducted to explore this relationship between the severity of housing instability and students' likelihood of depression, and Table 7.9 reports its outcome. The result of this regression model confirms that the severity of housing instability was significantly associated with students' mental and emotional wellbeing ($\Delta R^2= 0.031$, $p<0.001$).

Table 7.9 illustrates the results of a multiple regression model using students' demographic details and housing instability to understand students' mental health (RADS-SF).

	R^2	Adjusted R^2	ΔR^2	ΔF	Standardised β	t
Model One	**0.04**	**0.04**	**0.04**	**46.66*** **		
Gender					**0.17**	**10.73*** **
Ethnicity					**-0.07**	**-4.30*** **
Neighbourhood Deprivation levels					**0.04**	**2.18***
Model Two	**0.07**	**0.07**	**0.03**	**127.51*** **		
Gender					0.17	10.99***
Ethnicity					-0.06	3.49***
Neighbourhood Deprivation levels					-0.01	-0.61
Housing instability					0.18	11.29***

Housing instability had a significant association with students' health, and a similar investigation was performed to understand the effects of housing instability on students' engagement and performance at school.

Education

Within the domain of education, housing instability was highly associated with the number of secondary schools students had attended (F=(1, 3948) = 95.31, p<0.001). A Pearson's correlation test suggested a positive correlation between the severity of students' housing instability and the number of secondary schools they had attended (r(3960)=0.21, p<0.001, see Table 7.10). This correlation means that as housing instability severity increased, students experienced an increase in school movements.

Housing instability was also found to be associated with students' fear of being bullied at school (F=(1, 3944) = 12.81, p<0.001), their school performance (F=(1, 3948) = 108.68, p<0.001), and school satisfaction (F=(1, 3949) = 20.49, p<0.001). Pearsons' correlation tests found a positive correlation between the severity of housing instability and young people's fear of being bullied at school: as severity increases, students reported higher fear of being bullied at school (r(3949)=0.07, p<0.001). This pattern continues for students' performance, where the severity of housing instability increased; students reported performance trending towards 'nearly the bottom' (r(3950)=0.19, p<0.001). Similarly, as housing instability severity increased, students reported higher dissatisfaction with their experience in school (r(3951)=0.10, p<0.001). Table 7.10 reports on these result of Pearson's correlation tests.

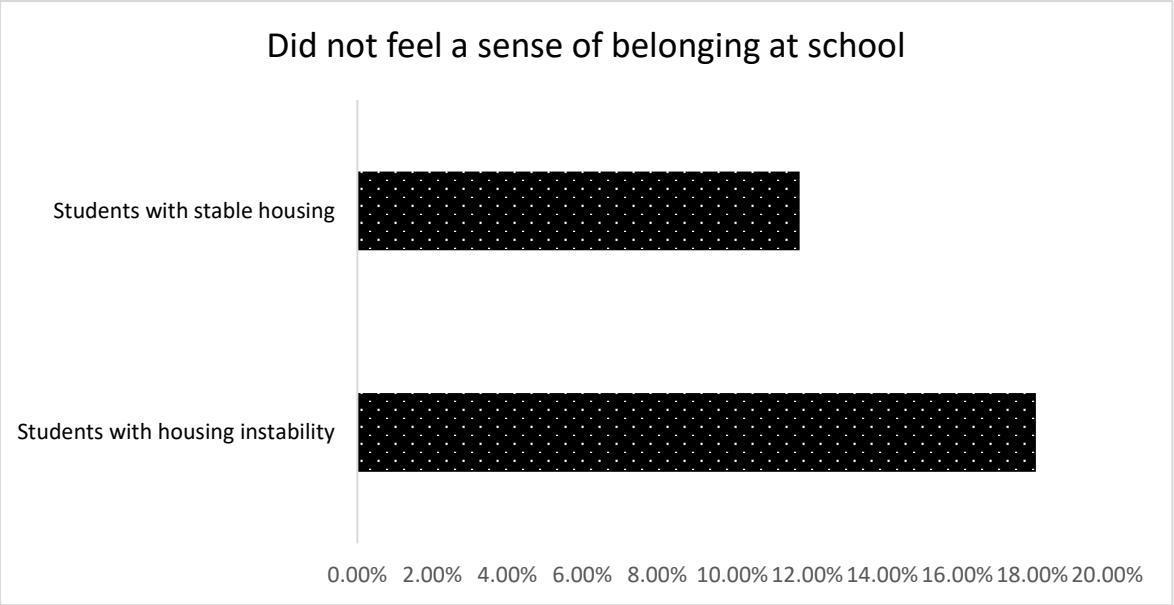
Table 7.10 The results of Pearson's correlation tests between housing instability severity and aspects of students' education.

Students' educational experience	**Experience of housing instability (Pearson Correlation, Two-tailed)**
Number of secondary schools attended	0.18***
Afraid of being bullied at school	0.07***
School performance	0.19***
School (dis)satisfaction	0.10**

**p< 0.05, **p<0.01, ***p<0.001*

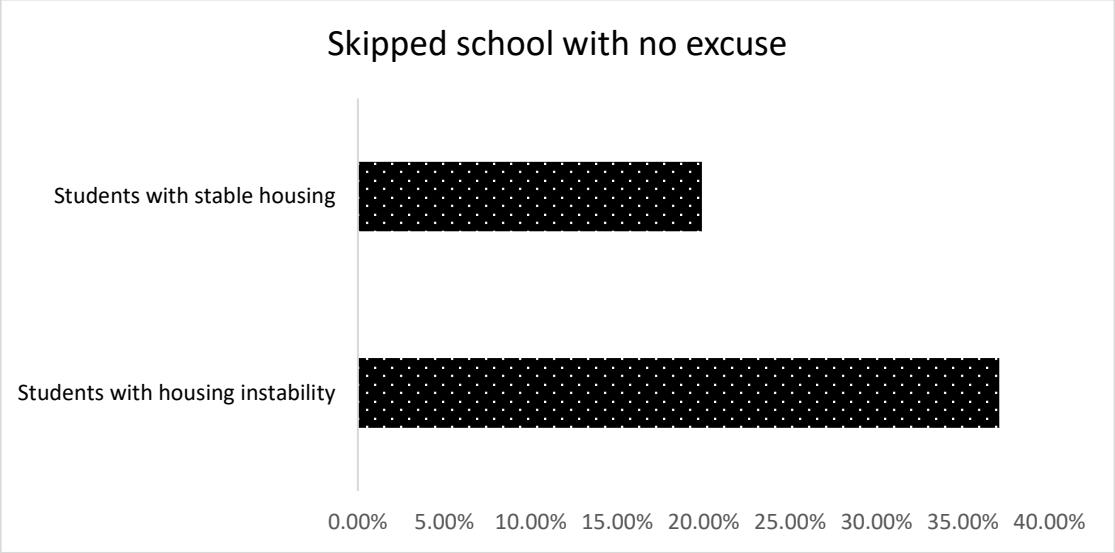
A series of Chi-square tests found that housing instability affected students' sense of belonging at school (χ^2=30.39, p<0.001). Figure 7.7a depicts the proportions of students who experienced housing instability and did not feel a sense of belonging at school and compared the proportion of students with stable housing that did not feel a sense of belonging at school. This proportion was almost one and a half times larger (18.1% (n=197) for students with housing instability who did not feel a sense of belonging, as compared to 11.8% (n=272) of students with stable housing (see Table 7.7).

Figure 7.7a Proportion of students who did not feel a sense of belonging at school as a function of housing instability.



The effects of housing instability were also associated with students skipping school (χ^2=143.31, p<0.001), standing down from school (χ^2=76.92, p<0.01) and being suspended (χ^2=32.63, p<0.01). The proportion of students who lived with housing instability and skipped school with no excuse in the last twelve months almost doubled the percentage of students who skipped school but had stable housing (*see* Figure 7.7b).

Figure 7.7b Proportion of students who skipped school with no excuse in the previous year as a function of housing instability.



The proportion of students who were suspended and lived with housing instability was double that of students with stable housing (*see* Figure 7.7c). Similarly, the proportion of students who experienced housing instability and were stood down from school was also considerably larger in proportion than students with stable housing (*see* Figure 7.7d). Apart from the impact on students' education, housing instability was associated with students' sense of belonging and trust within their neighbourhoods.

Figure 7.7c Proportion of students who were suspended from school in the previous year as a function of housing instability.

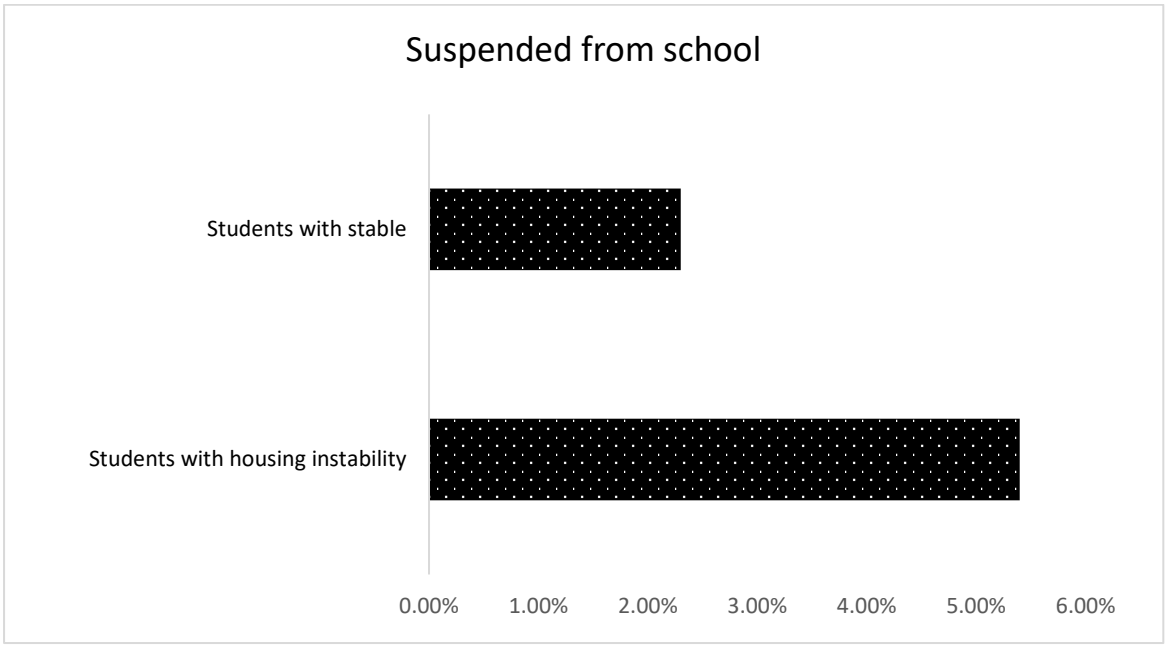
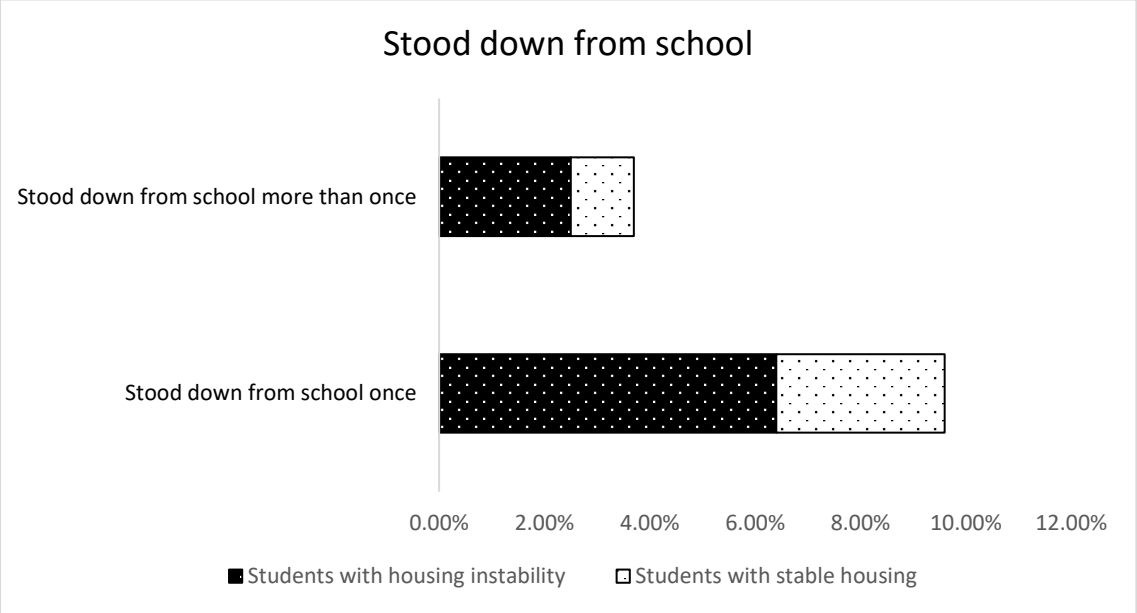


Figure 7.7d Proportion of students who stood down from school in the previous year as a function of housing instability.



Sense of trust and belonging in the neighbourhood

Table 7.11 The results of Pearson's correlation tests between housing instability severity and aspects of students' education.

Students' educational experience	**Experience of housing instability (Pearson Correlation, Two-tailed)**
Sense of belonging	-0.08***
Trust in people within the neighbourhood	-0.12***
Neighbourhood pain points	0.051***

The impact of housing instability on students' sense of belonging and trust within their neighbourhood was apparent. Housing instability had a direct impact on students' perception of belonging within their community (F=(1, 3697) = 19.59, p<0.001). As students' severity of housing instability increased, their sense of belonging within their community diminished. Pearson's correlation test (r(3697)= - 0.08, p<0.001) outlined in Table 7.11 confirmed this inverse correlation. Students' housing instability was also associated with their perception of trust within their community (F=(1, 3697) = 47.08, p<0.001), and this association mirrored the negative correlation (r(3697)= - 0.12, p<0.001). When students' housing instability became more severe, their trust in people within their neighbourhood decreased.

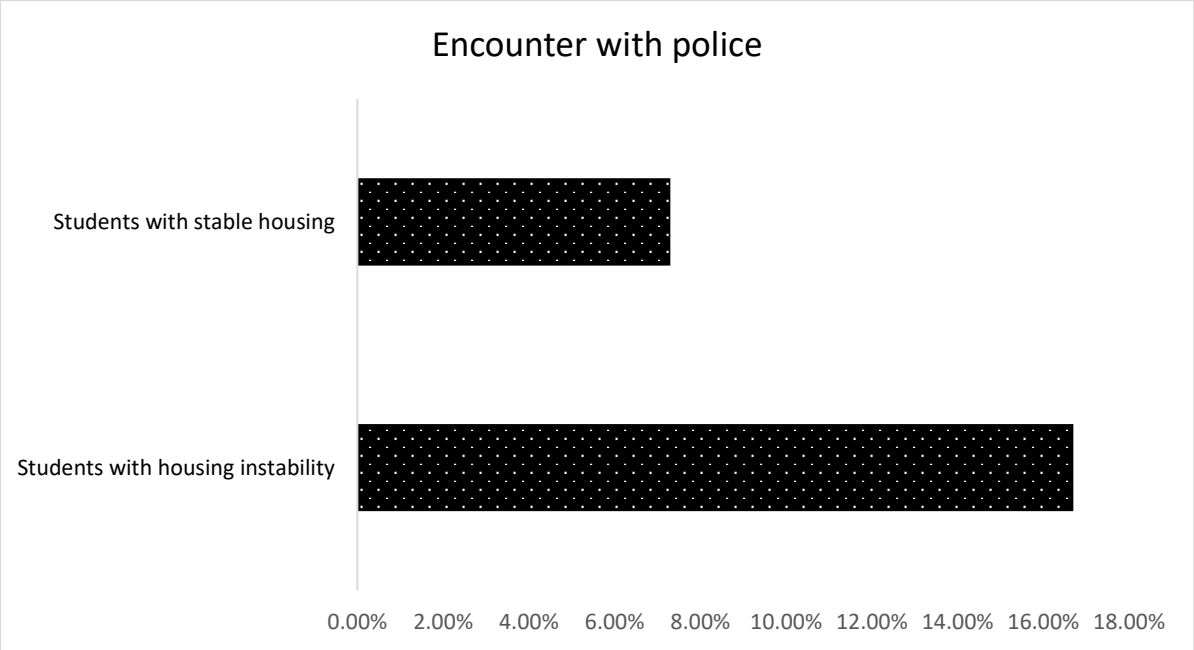
When asked about what students did not like about their neighbourhood, their response was closely related to whether or not they experienced housing instability (F=(1, 3661) = 11.31, p<0.001). The relationship was positive: as the severity of housing instability increased, the students' reports of neighbourhood pain points increased (r(3661)= - 0.05, p<0.001).

The analyses thus far highlight that housing instability is interconnected with students' lives in many ways. This pattern is replicated in the increased trouble that students with housing instability had with police.

Police encounters

While the proportion of students who had housing instability and were in trouble with the police was 16.7% (n=276), the percentage of students with stable housing that encountered the police was halved (7.3%, n=169; see Table 7.7). Figure 7.7e demonstrates this comparison.

Figure 7.7e Proportion of students who encountered the police in the previous year as a function of housing instability.



The results of a binary logistic regression indicate that housing instability, net of other sociodemographic factors, was significantly associated with students' encounters with police. When students experienced housing instability, they had a 2.69 (p<0.001) times increase in the odds ratio of encounters with police. Table 7.12 describes this logistic model.

The rationale for conducting this analysis was that the youth advisory group informed me that episodes of running away from home led to encounters with police. Additional ordinal regression models were conducted to understand how housing instability is associated with the students' sense of safety.

Table 7.12 Binary logistic regression using gender, ethnicity, neighbourhood deprivation level, and housing instability to understand police encounters among students.[57]

Factors	*B*	*SE*	*OR*
Gender[a]			
Male	0.56	0.10	1.74***
Ethnicity[d]			
Māori	0.33	0.13	1.38*
Pasifika people	-0.22	0.17	0.80
Asian	-1.47	0.24	0.23***
Other	-0.37	0.24	0.69
Neighbourhood Deprivation Level[c]	-0.1	0.07	0.99
Housing instability[d]			
Students who experienced housing instability	0.99	0.11	2.69***

[a] The reference category is *female.* [b] The reference category is *NZ European/Pākehā*. [c] Neighbourhood deprivation level treated as a continuous variable for this model (i.e. covariate) to achieve a goodness of fit for the model. [d] The reference category is students with *stable housing*.

Sense of safety

Students who experienced housing instability had a lower sense of overall safety compared to students with stable housing (see Table 7.7). One-way ANOVA tests explained that housing instability significantly affected students' sense of safety at home (F=(1, 3950) = 109.59, p<0.001), in school (F=(1, 3944) = 41.40, p<0.001), and within their neighbourhoods (F=(1, 3695) = 52.30, p<0.001). Three sets of ordinal logistic regression models were performed to understand the relationship between housing instability and students' sense of safety. The regression model in Table 7.13 shows that as the severity of housing instability increased, students had increased odds of feeling unsafe at home.

[57] A non-significant p-value was derived for the Hosmer and Lemeshow Test.

Table 7.13 Ordinal logistic regression using demographic characteristics and housing instability to understand students' sense of safety at home.[58]

	β	SE	p	e^{β}
Neighbourhood deprivation levels[a]	0.01	0.02	0.44	1.01
Severity of housing instability[a]	0.62	0.05	0.00	1.86
Ethnicity[b]				
Māori	-0.24	0.11	0.03	0.79
Pasifika people	-0.58	0.13	0.00	0.56
Asian	0.01	0.11	0.91	1.01
Other	-0.22	0.17	0.21	0.80
Gender[c]				
Male	-0.37	0.08	0.00	0.69

[a] Treated as a covariate for this model. [b] The reference category is *NZ European/Pākehā*. [c] The reference category is *Female*.

This pattern was evident for students' sense of safety in school and within their neighbourhoods. The odds of students having a decreased sense of safety in school were higher for those experiencing housing instability when compared to students with stable housing (*see* Figure 7.14). For students who lived with housing instability, their odds ratio of feeling unsafe within their neighbourhood was higher than for students with stable housing (*see* Figure 7.15).

Table 7.14 Ordinal logistic regression using demographic characteristics and housing instability to understand students' sense of safety at school.[59]

	β	SE	p	e^{β}
Neighbourhood deprivation level[a]	0.04	0.01	0.00	1.04
Severity of housing instability[a]	0.41	0.07	0.00	1.51
Ethnicity[b]				
Māori	-0.12	0.09	0.18	0.89
Pasifika people	-0.60	0.10	0.00	0.55
Asian	0.16	0.09	0.07	1.17

[58] A non-significant p-value was derived for the Goodness of Fit test and Test of Parallel lines.
[59] A non-significant p-value was derived for the Goodness of Fit test and Test of Parallel lines.

Other	0.12	0.13	0.38	1.13
Gender[c]				
Male	0.13	0.06	0.04	1.14

[a] Treated as a covariate for this model. [b] The reference category is *NZ European/Pākehā.* [c] The reference category is *Female*.

Table 7.15 Ordinal logistic regression using demographic characteristics and housing instability to understand students' sense of safety within the neighbourhood.[60]

	β	SE	p	e^{β}
Neighbourhood deprivation level[a]	0.18	0.01	0.00	1.20
Severity of housing instability[a]	0.27	0.07	0.00	1.31
Ethnicity[b]				
Māori	-0.33	0.10	0.00	0.72
Pasifika people	-0.52	0.11	0.00	0.59
Asian	0.38	0.09	0.20	1.46
Other	0.26	0.14	0.07	1.30
Gender[c]				
Male	-0.14	0.07	0.03	0.87

[a] Treated as a covariate for this model. [b] The reference category is *NZ European/Pākehā*. [c] The reference category is *Female*.

Across a range of indicators of wellbeing, the statistical analyses completed suggest far-reaching effects of housing instability. The extent of housing instability among students determined by this quantitative analysis confirmed that housing instability is indeed a concerning matter for young people in New Zealand, one 'worthy' of attention and discussion (Shaw, 2004). The results of this analysis resonate with Amore et al.'s (2013) observation that young people are the most vulnerable population to experience severe housing deprivation in New Zealand.

Discussion

This analysis examined housing instability using a large scale, representative, national youth health survey completed by students attending secondary schools throughout New Zealand. The quality of the data produces a high level of confidence in the applicability and transferability of its results. This quantitative analysis addressed three research questions.

[60] A non-significant p-value was derived for the Goodness of Fit test and Test of Parallel lines.

The first question investigated the extent of housing instability among adolescent students in New Zealand. Relying on the conceptualisation of housing instability outlined by the girls in the qualitative inquiry, housing instability was defined in this analysis as running away from home, the experience of overcrowding, and frequent housing movements. Using this definition, two-fifths of the student cohort (41.5%, n=1648) experienced housing instability in the previous year.

The series of Chi-square tests of association concluded that different types of housing instability shared reciprocal causation. In their research, Zide and Cherry (1992) noted that the majority of the youths who ran away from home "faced economic adversity and overcrowding" (p.159), with 62% of the youth in the sample group coming from homes with five or more other members living in the same house. The finding of this quantitative analysis concludes a similar stance where one type of housing instability could be a result of another form of housing instability.

Further studies are required to disentangle how different types of housing instabilities act as catalysts to each respective type. A structural equation model, for example, could be a possible direction for future exploration. Despite the unknown direction of the pathways of the different forms of housing instability, it is apparent in this analysis that some students were more vulnerable to housing instability.

Question two examined who suffered housing instability. When all demographic characteristics were considered together, multivariate analyses found that girls ran away from home more often than boys. This finding adds to the pool of mixed responses in the current literature on how gender is related to running away in adolescence. While some researchers found that girls were more likely to run away from home (Yates, MacKenzie, Pennbridge, & Cohen, 1988), others found that there was no conclusive difference between adolescent girls or boys in their likelihood of running away (Sanchez, Waller, & Greene, 2006). Previous studies concluded that both adolescent girls and boys were equally likely to run away from home (Kaufman & Widom, 1999; Finkelhor, Hotaling, Lewis, & Smith, 1990). The current study did not find any other association of gender with housing instability. Girls and boys in the sample were equally likely to experience overcrowding and frequent housing movements when all characteristics were considered together.

Māori and Pasifika students were also over-represented in experiences of housing instability. One in five Māori students reported housing instability (21.1%, n=347), and nearly one in four Pasifika students reported housing instability (23.1%, n=381). Closer examination of the results also revealed that this pattern of overrepresentation was evident with all types of housing instability.

Māori students were over-represented in experiences of running away from home and moving houses frequently. The multinomial logistic regression models further demonstrated that net of other characteristics, Māori and Pasifika students were more likely to experience overcrowding than their Pākehā student counterparts. Pasifika students were particularly vulnerable, with their odds ratio of having a shortage of two or more bedrooms being over six times the odds of Pākehā students. This observation is not only in line with previous findings in New Zealand specific studies (Waldegrave & Sawrey, 1994; Waldegrave & Stuart, 1996), but aligns with international housing studies from other OECD countries. Indigenous people and ethnic minorities are too often disproportionately represented in experiences of housing inequality (Garvie, 2004; O'Hanlon, 2017). This overrepresentation of Māori and Pasifika student in experiences of housing instability would imply that they are more vulnerable to the consequential impact of housing instability.

The involvement of the youth advisory group in this quantitative analysis suggests the need to read between the lines when interpreting young people's response. When asked about students' perception of their parents' financial worries, the Youth'12 survey offered students the option of answering, "I don't know." When cross-referred to the girls' response of, "OK" or, "it's okay" in the qualitative inquiry, the qualitative data suggested that when the girls provided what appeared to be a neutral answer, it was instead their defence mechanism or them deferring answering the question. The girls' response of, "it's okay" was them avoiding the question, or that they did not wish to disclose further information.

The advisory group was invited to interpret the Likert-scales utilised in the Youth'12 survey to confirm the relevance of the statistical results. Their feedback affirmed that responses such as, "OK," "I don't know" or "it's alright" signified their unwillingness to divulge more information or that they felt it was 'unsafe' to speak. The advisory group added that their parents cautioned them not to discuss family matters to anyone, especially when conversing with school counsellors. The girls associated speaking to counsellors with the risk of being removed from their family. Arguably, a response of "I don't know" could be interpreted as

a negative response where the respondents did not wish to divulge more information in the quantitative study. Following this assumption, then, a response of "I don't know" suggests a negative observation of parents' financial circumstances. Such an interpretation provides a plausible reason why respondents who "don't know" about their parents' financial stress had increased odds ratio of experiencing housing instability when compared to students who reported that their parents did not have a financial burden.

Housing instability was a stressor on students' health and wellbeing. This analysis argues that housing instability hinders the students' development in many ways. Within the domain of health, students experiencing housing instability had a lower reported health score, and they were exposed to higher risks of depression. These students were less engaged at school and reported lower school performance. Students who experienced housing instability had higher frequencies of truancy, and being stood down from school. Following this trend, the proportion of students living with housing instability who were suspended from school was larger than the proportion of students with stable housing. A possible factor explaining the observed phenomenon was that housing instability often implies frequent school movements and disruptions.

Apart from diminished educational engagement, students who lived with housing instability had an increased likelihood of police encounters when compared to students with stable housing. This observation aligns with current literature (Phinney, Danziger, Pollack, & Seefeldt, 2007).

Students who experienced housing instability reported a reduced sense of safety at home, at school, and also within their neighbourhoods, which perhaps explains why students who experienced housing instability had higher risks of depression (Thompson & Wylie, 2009; New Zealand Guidelines Group, 2008). Housing instability is frequently precipitated by stressful structural factors such as other symptoms of poverty, eviction, sub-standard housing conditions, or even living in a suburb with higher crime rates (Cutrona, Wallace, & Wesner, 2006; Bentley, Baker, & Mason, 2012; Desmond, 2016).

The evidence in this analysis asserts the primacy of housing instability as a barrier to students' development and wellbeing. The identification of multifaceted instability, along with reciprocal causation among the different types of housing instability, is a strength of this quantitative analysis and opens up new directions for further research. Equally

important, this quantitative analysis integrates the interpretations and feedback from youth collaborators from the qualitative segment of the study, allowing youth collaborators to contribute to the making sense of the quantitative findings. There are, however, limitations identified in this quantitative analysis that can serve as learning points for future studies.

Limitations

The composition of housing instability defined in the current quantitative study only included those of running away from home, structural overcrowding, and frequent housing movement. The qualitative inquiry revealed other forms of housing instability, such as functional overcrowding, substandard housing, temporary accommodations, and rooflessness. Unfortunately, questions collecting such aspects of housing were not included in the Youth'12 survey. Future surveys of young people need to consider the full range of instability to provide more accurate estimates.

This analysis did not explicitly separate family and housing factors when assessing instability, as housing instability can at times intertwine or intersect with family instability (for example, parents' separation, family violence, parental employment changes). A more comprehensive history of the young person's household compositions might yield stronger significant correlations between housing instability and adverse outcomes.

The current analysis did not have available data to consider the distances of moves and whether the movements co-occurred with school changes, both of which would influence the level of disruption to a young peron's life. Further research that incorporates school and neighbourhood mobility as another necessary contextual level of instability can help to provide more precise estimates in the impact of housing instability.

Due to this analysis's focus on the experiences of young people in urban areas, it did not include the experiences of young people in rural areas. Further study is needed to explore the extent and range of housing instability among rural young people.

Summary

Young people's experience of housing instability in Aotearoa New Zealand is widespread. Yet, current literature overlooks young people's voices in the exploration of this issue. Further examination of the quantitative results affirms the girls' stories in the qualitative inquiry. Both sets of data, when triangulated, can add dimensions to the current

understanding of young people's experiences of housing instability. This triangulation of data undertaken in the next chapter has a focus on identifying convergence and possible contradiction between the qualitative and quantitative data. The comparison of data enhances the rigour of the meanings of young people's housing instability developed in this study.

8

HOW THE GIRLS' STORIES EXPLAINED HOUSING INSTABILITY

The stories of the four girls in Chapter 5 – Marie, Ana, Aroha and Talita, correspond with the quantitative findings in Chapter 7. The girls' stories helped to conceptualise what housing instability meant for them, and the many ways it strained their wellbeing. The quantitative finding explored the extent of housing instability and its severity. The mixed methods question this chapter asks is: how did the girls' stories help explain the complexity of students' experience of housing instability?

When combined, both the qualitative and quantitative data integrated to produce broader overarching meta-themes. The six meta-themes which emerged are as follows. First, the girls are not 'unique'- Marie, Ana, Aroha and Talita's stories are transferable and relatable to many young people in New Zealand who experience housing instability. Second, teenage children of the working poor experience housing instability. Housing instability, although a poverty issue, is not limited in its impact only to the poor. Third, Māori and Pasifika young people are overrepresented in experiences of housing instability. Fourth, housing instability has a taxing effect on young people's health. Fifth, there is a spill-over effect of housing instability into the young people's education. Lastly, the girls' stories provide new narratives for the understanding of young people's engagement in risky behaviours.

For a clear comparison of the qualitative and quantitative data, the stories of Marie, Ana, Aroha and Talita in Chapter 5 will be known as the 'girls' stories.' In contrast, the students who took part in the Youth'12 survey in Chapter 7 will be known as 'respondents' in this chapter.

The girls are not 'unique'

The comparison of the study's findings concluded that the girls are not unique in their experiences and that housing instability is affecting many New Zealand adolescent students. The girls interpreted housing instability as living with structural and functional overcrowding, in substandard housing, in temporary accommodation, couch surfing or

living away from their family, running away from home, homelessness and frequent housing movements. The quantitative analysis drew from the girls' conceptualisation of housing instability and defined housing instability as running away from home, overcrowding, and frequent housing movements. Using this definition, close to half of the respondents (41.5%, n=1648) experienced housing instability in recent years.

Talita's story showed how a relationship breakdown led her to run away from home, confronting her with the challenge of homelessness. One in eight respondents (12.2%, n=485) shared Talita's experience of running away from home in the last year. Female respondents were more likely than male respondents to run away from home. Talita's story described how teenage girls typically face barriers accessing sanitary and hygiene products when living with housing instability. For Talita, running away meant that there was no access to clean clothes and menstrual items. Housing instability intersects with period poverty. Current evidence has established that experiences of period poverty can lead teenage girls to miss out on school, often due to stigma and a sense of shame (Sommer, Hirsch, Nathanson, & Parker, 2015). Too often, when considering teenage girls' experiences of housing instability, the complexities of menstrual management are overlooked.[61]

Marie's story explained that living in her aunt's overcrowded house meant that her privacy and mental health was compromised. Marie's experience of overcrowding was not uncommon. One in five respondents (22.3%, n=886) experienced structural overcrowding. Ana's story, on the other hand, pointed to how disruptive housing movements were on her education. The respondents shared Ana's predicament. Almost one in five (18.6%, n=739) of the respondents reported having moved at least once in the recent year. It is, however, important to note that both female and male respondents were equally likely to experience overcrowding and frequent housing movements.

The triangulation of both qualitative and quantitative evidence showed how different types of housing instability exhibit reciprocal causation. The girls' stories demonstrated how housing instability almost always meant a compromise in housing standards and living quality so as to achieve lesser or similar rental costs. Whichever form of housing instability the girls were experiencing at a given time, they were concurrently suffering from

[61] In 2020, the New Zealand government announced a $2.2 million Budget allocation to provide sanitary products in school, and from 2021, all state and state-integrated schools will be able to opt into the scheme (Franks, 2020). Although this scheme means that teenage girls at school have access to sanitary products, for teenage girls who have dropped out of school, period poverty continues to be a challenge.

substandard housing that was damp, cold, and mouldy. Short notice for eviction meant that the girls and their families were restricted in their options for rental accommodations, especially when the private rental market was highly competitive. The correlation identified in the quantitative analysis validated the girls' stories where housing instability was a perpetual cycle due to its reciprocal causations. The girls were not unique.

Housing instability affects the teenage children of the working poor

International literature has established that most low-income families do not receive housing assistance (Schwartz, 2010), yet most housing research focuses on the few families that do. On observing this imbalance within the literature, Desmond and Bell (2015) pointed out that:

> We know much more about public housing (which serves less than 2% of the population) than about inner city landlords and their properties (which constitute the bulk of the housing for the ghetto poor) (p.29).

In New Zealand, 83 per cent of families rent from the private housing market (Johnson et al., 2018). Both qualitative and quantitative data compiled in this study help to fill this gap in knowledge around the experience of New Zealand's working poor families, which is a rapidly growing population (Haigh, 2018; Plum, Pacheco, & Hick, 2019). For girls like Marie, Ana, and Aroha, their families were New Zealand's working poor or work-poor. Most of the girls in this study had parents or caregivers who were engaged in either part-time or full-time employment. While the girls and their families suffered from housing instability, they fell through the cracks of current housing policy as many were 'ineligible' for housing support. The girls' stories elucidated that navigating social systems was challenging for the working poor where their parents must sacrifice paid working hours to attend meetings.

Similarly, close to one in five respondents (19.1%, n=314) who experienced housing instability experienced low neighbourhood deprivation. Indeed, both sets of data revealed that current literature's tendency to focus on certain aspects of housing research, such as housing policy or aspects of the housing market, are overlooking the housing experience of many who are vulnerable. There is a need for the government to extend their support for working poor families and their children. Support should also be focussed on Māori rangatahi and Pasifika young people.

More support needed for Māori and Pasifika young people

Five out of the 12 girls identified as Māori and this over-representation in experiences of housing instability was replicated among Māori respondents. This phenomenon is in line with the broader national trend (Statistics New Zealand, 2016; 2018; Amore, 2016; Butler, Williams, Tukuitonga, & Paters, 2003; Berry et al., 2017).

Across all three forms of housing instability, Māori respondents reported substantially higher odds when compared to their Pākehā counterparts. They were more likely to run away from home, experience overcrowding and move excessively. This mixed method finding reiterated that experiences of housing instability are ethnicity-based (Flynn, Carne, & Soa-Lafoa'i, 2010; Statistics New Zealand, 2012). This observation is particularly worrisome, given that Māori rangatahi are vulnerable in many domains of their lives such as health outcomes (Simpson et al., 2017), and suicide rate (Beautrais & Ferguson, 2006). Similarly, Pasifika young people were over-represented in experiences of housing instability.

Two out of 12 girls identified as of Pasifika origin and Pasifika respondents reported the highest odds of experiencing household overcrowding among the various ethnicity groups when compared to Pākehā respondents. Their experience of having a shortage of two or more bedrooms was over six times higher than for Pākehā respondents. The triangulated data resonate with international literature where indigenous or ethnic minority young people are disproportionately affected by housing instability (Jones, 2016; Bassuk, Murphy, Coupe, Kenney, & Beach, 2010; Leach, 2010; Ruttan, LaBoucane-Benson, & Munro, 2010; Smith, 1999; Gaetz, O'Grady, Buccieri, Karabanow, & Marsolais, 2013). Other bodies of work have emphasised a need for the adoption of an indigenous framework for housing strategy supporting Māori rangatahi and Pasifika young people (Lawson-Te Aho et al., 2019; Amore, 2019a), in particular, that which places emphasis on the impact of housing instability on health outcomes.

Housing instability is taxing on young people's health

Many respondents who experienced housing instability experienced other symptoms of poverty. These include material lack, transportation limitation, food insecurity, and parents' worry about money matters, as observed by the four girls. For example, Ana walked long distances to attend school, and 9.2% (n=152) of respondents who had housing instability shared her reality. Ana's inaccessibility to power and internet services was also reported by 15.4% (n=254) of respondents who had housing instability. On the other hand, Aroha's

concurrent suffering of housing instability and hunger was witnessed in one-third of the respondents (36.3%, n=1250) who had housing instability.

Both sets of data pointed out that housing instability and symptoms of poverty intersect to discount young people's emotional health. The girls expressed mixed feelings of loneliness, frustration, helplessness, and exhaustion when coping with housing instability. Their sentiments explain why respondents who experienced housing instability reported a higher risk of depression and lower levels of wellbeing. A reason for the diminished wellbeing is because respondents who experienced housing instability reported a lower mean sense of safety at home, within their neighbourhoods and at school. Ana's and Marie's stories also explained why they had a lower sense of safety. Their frequent housing movements uprooted them from their support network and community, and not knowing anyone in their new neighbourhood, and sometimes new schools meant that they felt foreign and uncomfortable. Extant research supports this supposition. Offer, Ostrov, and Howard (1981), for example, observed the stress imposed on young people's health when they experienced concurrent housing and school movements. Moving housings and schools for young people can be confusing and distressing (Offer et al., 1981), and in some circumstances, the moves were demanding. (Sandler & Block, 1979). The girls in this study interpreted their excessive housing movements as a taxing event.

The need to cope with living expenses while enduring insufficient resources and housing instability exposed the girls' families to financial pressure. When comparing the demographic characteristics of respondents, half of the respondents who experienced housing instability reported witnessing their parents worrying about money all the time (52.9%, n=871), whereas only one in three respondents who had stable housing reported a similar observation (30.5%, n=702). The girls' stories indicated that parents' financial burdens were triggers of stress. Such pressure meant that young people's caregivers were conditioned to a reduced mental bandwidth when interacting and bonding with them (Mani, Mullainathan, Shafir, & Zhao, 2013; Schibach, Schofield, & Mullainathan, 2016). The awareness of parents' financial pressure meant that the girls were less willing to share their problems with their parents as they did not wish to add to their parents' stress.

The girls' stories revealed the full scope of challenges associated with housing instability and symptoms of poverty. Living with relatives or when couch surfing, left the girls feeling that they were at the mercy of others. They were plagued with the constant anxiety of

needing to “earn their keep.” Marie felt trapped living in her aunt’s overcrowded house, while Ana felt lonely at school when she moved further away. Talita felt desperate and helpless when navigating for help and her next place to “stay.” These underlying sentiments explain why respondents who experienced housing instability had an increased risk of depression. Housing instability, when played out in young people’s lives, not only discounts their health but has a spill-over effect on their education.

Housing instability’s spill-over effect on education

The term ‘spill-over’ typically describes the failure of an economic market which generates a change in behaviour from an entirely different market. This phenomenon can be referenced to describe the girls’ experiences of housing instability and their disengagement at school. Moving houses and schools frequently meant that Ana faced the challenge of financing her school uniform and making new friends. On the other hand, respondents’ severity of housing instability was positively correlated to the number of secondary schools they had attended.

Ana’s frequent moving of houses and schools resulted in her being teased and bullied. Cross et al., (2009) suggested that young people are particularly sensitive to peer rejection and may experience significant mental health effects, such as depression and anxiety, in response to peer rejection. The neurological profile of children and young people found that the brain areas for emotions among children become more activated when responding to peer rejection and that this response increased with age, peaking in adolescence (Boilling, Pitskel, Deen, Crowley, & Pelphrey, 2011). However, in the brain regions governing emotional regulation, young people showed significantly less activation than those of younger children. This unique neurological profile for young people suggested that social exclusion or rejection during this transitional phase of adolescence was particularly distressing and that it was harder for young people to manage this distress (Boilling et al., 2011). For Ana, her defence mechanism against peer rejection was to take on the role of the ‘troublemaker’ at school.

Although there are many reasons why young people are bullied at school, it was apparent that the fear of being bullied was higher among respondents who experienced housing instability than those with stable housing. The disruption of education meant that respondents with housing instability felt less sense of belonging at school and less satisfaction, which also meant that respondents with housing instability had higher rates of suspension when compared to respondents with stable housing.

Without a stable residence or their personal space, and limited access to items such as a computer or laptop and the internet, Marie and Ana expressed a sense of shame or embarrassment when they were unable to attend school, complete their schoolwork, or bring their friends home. Adolescence is a period of transition where young people typically have increased independence from their family and stronger reliance on their peer groups (Cross et al., 2009). The fear of being judged for their lack and housing instability led the girls to dislike attending school.

This study's mixed methods findings are closely aligned with those of previous mobility experience theory research (Scanlon & Devine, 2011; Hagan, Macmillan, & Wheton, 1996), and it argues that housing instability hindered the young people's development across multiple domains. The exhaustion from constant moving was accumulative for the girls, and this had an impact on their behaviour and how they adjusted to their new environments.

Context for understanding young people's risky behaviours

Other research has established positive links between young people's housing instability with their problematic and risky behaviours (Sharkey & Sampson, 2010; Bernburg, Thorlindsson, & Sigfusdottir, 2009; Adam & Chase-Landsdale, 2002). While the statistical findings align with current literature, it was the girls' stories that provided the context needed to understand respondents' experiences of housing instability with risky behaviour, such as getting into trouble with the police.

With respect to the mixed methods research question outlined above, the girls' stories explained the complex motivations behind their behaviour of running away from home. The girls lacked privacy in their overcrowded homes. Tight living spaces meant increased commotion and conflict with other occupants of the house. In Marie's case, where she was placed at her aunt's house out of expediency, her decreased sense of emotional security or belonging in her aunt's house left her contemplating the idea of running away. Marie's story could be interpreted as her attempting to exert control over what could be perceived as an intolerable situation (Scanlon & Devine, 2011). Equally important, the girls spoke about running away from home because they did not wish to be a 'burden' to their families.

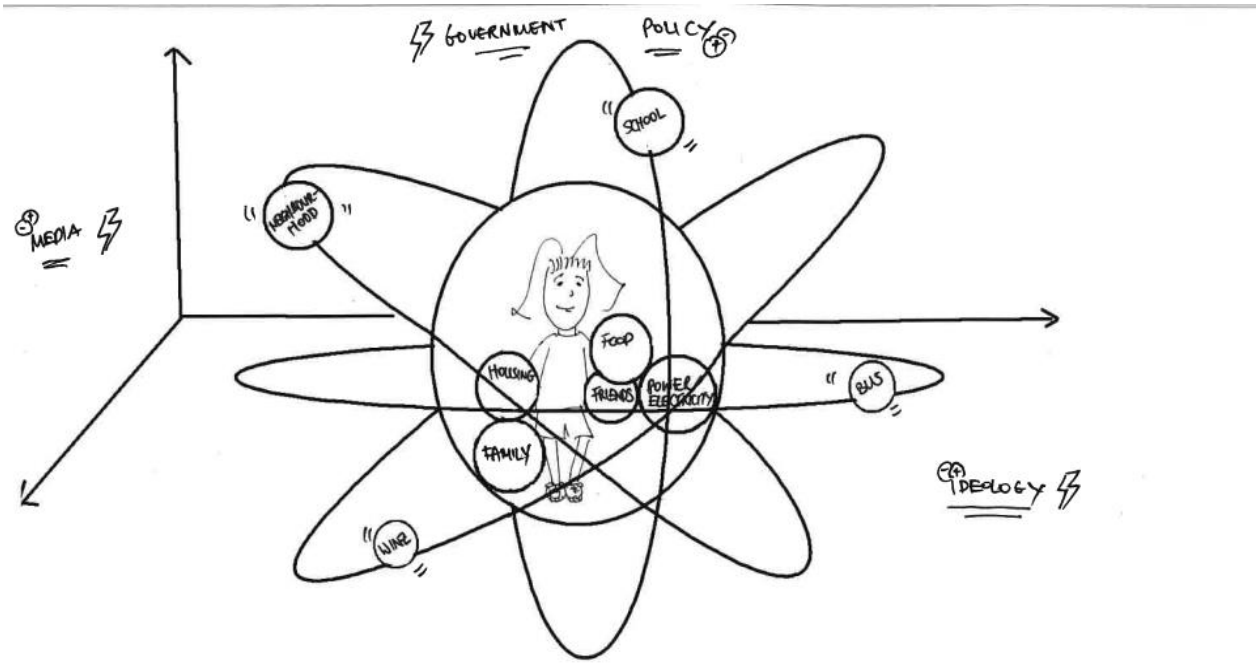
Current literature is comprehensive in explaining young people's motivations for running away from home, such as relationship breakdowns (Khong, 2009), exposure to trauma and neglect at home (Benoit-Bryan, 2011; Cauce et al., 2000), or abuse (Chen, Tharne, & Adams, 2012). Few studies have explored young people's 'self-sacrificing' value, or

manaakitanga (the ability to extend love) as a motivator for running away. This value of "whānau first" was exhibited by Aroha, where she prioritised the feeding of her younger siblings over herself. The girls' stories helped shed light on their intention behind their risky behaviours; they ran away because they "cared." Although their risky behaviour may have been inappropriate at times, their ability to rationalise should not be dismissed. The girls' stories provided a new context in the current framing of young people's behaviour and the complexities of young people's experience of housing instability.

Both qualitative and quantitative data demonstrated that young people's experiences of housing instability were often complex and occurred in conjunction with symptoms of poverty. The traditional nested ecological model may be over-simplistic in its explanation of young people's experiences. Instead, this chapter argues that the ecological model should consider the intersections of different socio-ecological systems and networks (Crenshaw, 1989).

Drawing from the observation of the girls' housing experiences, I propose a variation of the traditional model, which is illustrated in Figure 8.1. This model takes into consideration the girls' intersected ecological systems, where these interactions were interdependent, inter-influential, intra-dependent and intra-influential.

Figure 8.1 Variation to the current Bronfenbrenner's Ecological System Model.



What differs between the traditional model and the variated model is the acknowledgement of intersectionality between housing instability and symptoms of poverty. These intersectionalities have compounding effects on young people and need to be acknowledged in the socio-ecological model. The variated model resembles an atomic structure. Young people's needs are depicted as an atom's protons and neutrons, signifying the interaction and correlation between essential needs. These needs include support networks, food, and of course, housing. The identified needs are part of the girl's core nucleus; where a more robust survival mechanism is built when more of her needs are met. The girls' resilience is, therefore, dependent on how balanced her core is. The core is akin to one's hierarchy of needs (Maslow, 1954), and metaphorically, these needs are like Jenga tower blocks, [62] where more 'missing blocks' result in the tower toppling. The girls regularly negotiate risks in their lives to attain resources as a means to fulfil those needs.

The variated model acknowledges the interaction between the girls' exosystem and macrosystems. The 'charged particles' symbolically represent the exosystems. It is the exosystem where the girls connect with others in schools or within their community. The 'charge' here signifies a trend towards a specific direction; either manifesting or facilitating a positive or negative impact. These 'charges' are heavily influenced by the stability of the girls' core, and external conditions of the structural 'field'. For example, Ana had an 'unbalanced nuclear core' because of her experience of overcrowding, and this meant that she was more vulnerable within her exosystem, such as poor school performance. The exosystem here is the variated model, which highlights how conditions of the field affect the girl. These external conditions represent the macrosystem. In case of housing, the macrosystem would include society's view on housing (ideology), government policy, and the media's portrayal of the poor, which altogether formulate a three-dimensional 'field' that interacts with and influences each girl's core and socio-ecological systems.

The variated model more accurately reflects the activity and interaction within or between any level of the girls' socio-ecological systems. There exists a knowledge gap in how we understand the grinding impact of housing instability and poverty within the context of the socio-ecological systems of young people (Eamon, 2001; Huston & McLoyd, 1994), but this multidimensional model better accounts for the girls' survival of housing instability.

[62] Jenga is a game where players take turns to remove one block at a time from a tower constructed using 54 blocks. Each block removed is then placed on the top of the tower, creating a progressively taller but more unstable structure.

Adolescence represents one of the most dynamic, broad, and influential periods of development. The changes occurring during this time include biological, physical, psychological, and behavioural, making the extent of these changes prominent throughout one's life course. As demonstrated with the spill-over effects of housing instability, it can mean that changes within adolescence present risks that can affect the functioning in other domains of the young person's life. At the same time, this transition may be an ideal time for interventions and support – small changes in the lives of young people, be it positive or negative, can have significant, cascading and potentially long-term effects across other domains of their lives (Quas, 2014).

Summary

The use of a national representative questionnaire validated the transferability of the girls' stories of housing instability. The girls' stories added new narratives to the current understanding of young people's risky behaviour. Integrating and triangulating both qualitative and quantitative data help created six rigorous meta-themes. These meta-themes helped to answer the initial questions: "how are young people experiencing housing instability in New Zealand?" and "what are the challenges caused by housing instability which young people face?"

New understanding of how young people survive housing instability emerged in this chapter. The identification of housing instability's spill-over effect and the girls' articulation of meanings attached to their risky behaviours offered current literature new insights. The process that was vital in the listening to the girls' stories was reflexivity and the next chapter centres on a personal reflection of the research process.

9

CONFRONTING MY ETHICAL SELF

This chapter, written in an autoethnographic confessional style (Van Maanen, 1988), evokes mixed emotions when reviewing my experiences in the field. I admit that during the planning phase of my study, it did not occur to me that I would encounter any of these events. If I were honest, I would describe my emotional experience as someone thinking they were purchasing a family-friendly movie, but it turned out to be an age-restricted thriller movie.

What happened within the research field was, at times, overwhelming. There is a recurring entry in my field notes, which records me crying in the car after weekly get-together meetings with my participants. The sense of injustice that I felt for the inequality and inequity faced by my participants when forced to move from one house to another triggered my tears. My car was a liminal space, allowing me to reflect on the gulf between my participants' world and my own, and the gulf between the textbooks I read to prepare me for this research and reality.

Despite their generosity in sharing their stories, many of my participants will likely gain little from the research project while I hope to graduate with a PhD. During my fieldwork, I developed a sense of guilt and uneasiness. However, my experiences within the field also brought positive experiences where I celebrated the survivorship and creativity of my participant collaborators. Through my numerous reflections sitting in the car, I have learnt to reconcile my guilt and channel these emotions into motivation to reciprocate my participants' trust and friendship to create a research project where they too, can benefit.

This chapter focuses on reflecting on my ethical self. The first part of this chapter details how I was caught off guard by porous friendship boundaries, where I succumbed to participants' peer pressure and found myself unable to say no to a participant's requests. A second reflection detailed my shock when I was caught up in the shoplifting of a set of headphones by a participant. The focus in these accounts is not on my relationship with the girls but the girls' relationships with me. The incidents involving the requests to buy the girls items and the set of headphones left me feeling exposed; demonstrating the complexity of "friendship as a methodology." A third reflection describes how I reacted to a request for

a (homeless) participant to stay at my house. I reconciled with my guilt in this instance through the support of my supervisor and the guidance of a wellbeing coach. I explain how I rebalanced the prioritisation of both my participant's wellbeing and my own emotional safety.

This chapter ends on a more positive note. I outline the events that led to the co-creation of emoji-voice as a research method with my participant collaborators. Emoji-voice is a novel research method that not only addressed the ethical concerns of photo-voice but allowed young people more autonomy over how their stories are told.

Genuine rapport? Examining porous friendship boundaries

Like many researchers pushed beyond their comfort zone, I realised that to persuade some of my young participants to talk freely, I needed to consciously 'do rapport' with them and to reach out to them while offering friendship (Duncombe and Jessop, 2002). Part of the theoretical framework adopted for the qualitative segment of this study was informed by friendship as a methodology; one that is a synthesis of interactive interviews (Tillmann-Healy & Kiesinger, 2000) and collaborative witnessing (Ellis & Rawicki, 2013). Within qualitative studies, particularly during fieldwork, building friendships allows the researchers to get to know participants in meaningful and sustained ways (Owton & Allen-Collinson, 2014).

Rapport is often employed by researchers as a tactic to establish successful interviews, one in which participants are willing to share and divulge information (Karnieli-Miller, Strier & Pessach, 2008). In my case, I did not initially intentionally nor specifically conceptualise my work to be adopting friendship as a method. The fact I was from a different culture (Asian) and social class and age (24 when the project first started) from my cohort of girls established distance that needed to be managed. As the research progressed and relationships with the girls formed organically, I quickly learnt that friendships with participants both enhanced the data collection but created ethical pitfalls and challenges.

I tried various ways to get closer to the girls. Through shared activities and time, my role grew into multiple facets. I was a researcher, a mentor, a friend, and a resource to the girls. In the spirit of reciprocity (Harrison, MacGibbon & Morton, 2001), I held workshops for participant collaborators on resume writing and held cooking classes at the youth centres. These initiatives acted as a strategy for young people to acquire life skills. These skills were

not only relevant to the girls but were useful and beneficial beyond the scope of the project. With the girls' feedback, we co-organised the workshops and activities together. We built rapport.

Despite my decision to balance out the power imbalance resulting from my position of privilege with the girls, I ran the risk of commodifying strategic emotion work (Hochschild, 1983), when attempting to secure access and to continuously maintain this access to my research field. Friendship and rapport, therefore, became a kind of emotional labour at times during the research process (Duncombe & Marden, 1998), where at the heart of an outwardly friendly rapport lies an emotive dissonance between my researcher persona and my 'authentic' self (Blix & Wettergren, 2015). Throughout this research, especially throughout the time I sat by myself in the car and cried following the weekly meetings, this dissonance was never far away.

I aligned my interactions with the girls with what Duncombe and Jessop (2002) identified as contradictory relations; an unintended outcome when a researcher is both a friend and an interviewer. It was within the blurred boundary of being both a researcher and a friend that I was most challenged. Yet, none of the research methods textbooks (Atkinson, Coffey, Delamont, Lofland, & Lofland, 2001; O'Reilly, 2005; Tolich & Davidson, 1999) had provided me with adequate preparation. While most of the literature cautioned me to look out for my participants (Watson & Till, 2010; Tolich & Davidson, 1999; Sieber, 1992), none warned me about safeguarding *my* boundaries.

Duncombe and Jessop's (2002) research captured the instability of researcher-participant relations when participants are made to feel good about themselves during research interviews. They cautioned that the 'faking of rapport' led to insincerity and inauthenticity. Jessop felt troubled with the realisation that to gain a 'good' interview, she frequently had to 'smile, nod, and appear to collude' with views that she sometimes opposed. For Jessop, these gestures helped to 'fake rapport' and were only used to 'betray' participants into revealing valuable information (Duncombe and Jessop, 2002). Failure to reflexively question the hypocrisy of 'faking friendship' lulls researchers into a disturbing ethical naïveté; one that can marginalise the relationship shared between the participant and researcher.

While the empowerment of participants as collaborators was positive, their new roles as friends added to the ambiguity of the shared relationship. Many researchers (Dickson-Swift,

James, Kippen, & Liamputtong, 2006; Dumcombe & Jessop, 2002; Duncome & Marden, 1998; Tilley, 2017), have pointed out that the boundaries between a researcher and a friend, real and fake friendship, and between trust and rapport become blurred, especially with time invested in the field. Some ethnographers have generated a considerable amount of literature that emphasises the usefulness of establishing close empathetic relationships between researchers and participants, advocating much personal investment in the research progress (Coffey, 1999; Taylor, Bogdan & DeVault, 1998). However, blurred boundaries between the researcher and participant can lead to an array of ethical issues – for example, emotional attachment by the informants (Duncombe & Jessop, 2002) and participants disclosing information which may be beyond the scope of the research or beyond the capacity of the researcher to handle (Dickson-Swift et al., 2006).

When Jessop asked one participant what she had gained from participating in a ten-month long research project, with a total of five interview sessions, the participant replied saying that she had 'made a friend' (Duncombe and Jessop, 2002). Not only was this proclamation one-sided, but the claimed friendship highlighted the underlying falseness of the situation. Jessop was only 'doing her job' as a researcher – something of which the participant was unaware. Jessop's personal discomfort with the fake friendship was compounded when she failed to recall the participant's name when they later met coincidentally in a public space (Duncombe and Jessop, 2002).

On reflection, there was much in my research that aligned with Jessop's descriptions. It is now with some embarrassment that I recall the initial days of data collection in two New Zealand cities. I giggled and nodded along to whatever my participants shared with me during the initial meetings, even when I did not agree. One participant commented that I had never said 'no' to the group. Such comments always provoked an intense uneasiness within me. Reflexively, I question my intention in obliging their requests. I confess that my willingness to follow their lead was akin to those emotions like 'peer pressure,' although in this case, the pressure was from my desire to gain access to the participants' worlds. I wanted to fit in and be seen to fit in.

Despite researchers' efforts to build rapport through methods such as self-disclosure, to empathise and show respect for participants (Dickson-Swift et al., 2006), these strategies created to enable a 'level playing field' still end up being instrumental, hierarchical and nonreciprocal (Oakley, 1981). The power imbalance between researcher and participants

was further accentuated when involving young people. Despite drawing heavily on children-centred research (Smith, Monaghan, & Broad, 2002; Alderson, 2001), and with practical efforts of acknowledging the young people involved as research-collaborators (Ergler, 2015), the power imbalance as an ethical issue was evident in my research project (Kirk, 2007), especially on the topic of reciprocity.

I understand this reciprocity from my own experience. Some years ago, I stumbled upon the infamous "Starving child and vulture" photograph taken by Kevin Carter (1993) on the internet. While Carter (1993) received a Pulitzer Prize with this piece, I often pondered on the outcome of the child depicted. Relating this to my fieldwork, an ethical question which frequently emerged was 'how can "they" gain from this (project)?' This question heightened the inequality and my unease within the research setting.

I offered koha when I met the girls. We set a budget of five dollars per person for each meeting where this money was used to purchase a drink or a light snack. I had made it clear to the girls that I was a student and did not have much disposable income, and this boundary was mostly respected. However, there were occasions when this was tested. At other times, I gave the girls gifts. For example, with the help of my supervisor, we collected toiletries and winter clothes within our university department. These collections were then re-packaged as Christmas parcels and given out to the girls during one of our weekly gatherings during the festive season.

Even so, the relationship was one-sided. I was able to gather insightful data about the girls' housing instability, yet my participants, having shared their valuable stories and an intimate part of themselves, were most likely to personally gain little from the research. This reciprocity worked in two ways. As a novice sociologist, the perpetuation of inequality within the research setting left me feeling worried. Yet, the girls exploited my concerns for them. One incident involved buying a McFlurry ice cream for Sunny.[63]

I had previously contacted Sunny for a follow-up interview with no luck. My third attempt to establish contact also failed, and a slight hunch told me that it was best to stop 'trying,' that she was no longer interested in participating in the project. However, when we met by chance at a restaurant, I was almost shocked when she came over and greeted me with enthusiasm and eagerness. She initiated the conversation, smiling and nodding, and

[63] Pseudonym.

expressed her interest in the project. As a motivated researcher who wanted to complete her project, having someone willing to (re)participate in the research project was important. Just as I responded excitedly, she paused and asked if I could purchase a McFlurry ice cream for her as she had not eaten all day. Feeling concerned for her wellbeing, I agreed without hesitation. Just as I was buying the ice cream over the counter, she tapped me on my shoulder and told me that if I was to get her something to eat, I should also get her friend a McFlurry ice cream. Her request left me feeling bewildered and used. I felt 'compelled,' as I saw this as an opportunity to build rapport, I nodded and obliged. I handed over the two ice creams and left the restaurant. After that encounter, I never heard from Sunny again.

Looking back, I feel almost ashamed by my ethical naïveté. Succumbing to my participant's requests left me feeling guilty, especially when I knew for a fact that I had only done so to encourage her participation. At the same time, I felt unsettled being used as a resource.

My web of emotion was further tangled when a different scenario involving a set of headphones left me feeling compromised by my participant's action. The headphones incident would create an unexpected puzzle.

Am I now an accomplice?

Hanging out with three of my participants in a retail store, one of them picked up a pair of headphones ($18) and asked me if I could buy them for her. I was stunned into silence. On the one hand, I had prioritised maintaining a good relationship with the girls, while on the other, I had identified an immediate need to set boundaries. The true challenge, however, was learning how to say 'no' in a manner such that they would understand my reasons for declining. I apologised to the request explaining that I did not have that kind of money. In response, the girl walked away in a sulk.

Previously, my studies in ethics had always focused on not putting my participants in a position of vulnerability or discomfort (Tolich, Choe, Doesburg, Foster, Shaw, & Wither, 2017). Never once had I been warned that the table could be turned on me such that I would become potentially exploitable or vulnerable. I felt uneasy and cornered in my options to respond and was emotionally unprepared and unequipped as a novice researcher. While I felt anxious declining her request, I did, however, feel that it was the 'right' (ethical) thing to do.

This episode had a sequel. Upon leaving the store, I noticed that the atmosphere within the three girls became tense. Two of the girls kept an obvious distance between themselves and the girl who had requested that I purchase the headphones. To maintain the cohesiveness within the group, I walked over to the third girl, and it was then I noticed she was wearing the headphones, jacked to her cell phone. Not knowing how to react, I too withdrew into silence. The other girls confronted her about the headphones, expressing their frustration. The third girl denied any wrongdoing, saying that the headphones in question were an older pair she had brought from home. Immediately, my stomach dropped. It became clear she had stolen them. I started panicking and became concerned with how the other girls and I may be implicated. My imagination ran wild. I could be accused of being an accomplice or slapped with a no-trespass order from the store. Maybe my part-time job as a bank teller would be put in jeopardy. Like the other two girls, I felt unprepared and compromised.

While the literature warned against the ethical issues of fake friendships and their impact on participants, few discussed the emotional impact they have on researchers (Duncombe & Jessop, 2002; Birch & Miller, 2000; Finch, 1993; Oakley, 1981). Traditional boundaries described by Jessop only warned of the vulnerability of participants (Duncombe & Jessop, 2002), but in this instance, the roles were reversed. None of the literature prepared me for such an ethically challenging moment. Should I say anything to anyone? I did not witness the event – maybe she was telling the truth? Not knowing the 'ethically' right thing to do was unnerving, and I sought help by bringing such ethical and moral conflicts to my supervisors in the hope of being enlightened.

I chose to accept my participant's account of the headphones incident. Although not bound by any professional code of ethics, like those of lawyers or social workers, I recognised a need to reciprocate the trust which my participants had in me (Bell & Nutt, 2002). This duty of care allowed me to embrace the reality that I needed to initiate trust to establish and reciprocate a credible and reliable relationship. But the group had fallen out. The three girls and I never got together as a group again. While I still maintained contact with the girl at the centre of this issue, this incident became the 'elephant in the room'. Neither of us spoke of it in subsequent conversations.

The lesson here is that researchers need to balance the mitigation of friendship when adopting friendship as a methodology with the authenticity and impact of the relationship formulated. I confess that at the beginning of this study, the focus was on the participants'

wellbeing, while my emotional safety was unintentionally overlooked. This was because current literature emphasises physical security (Paterson, Gregory, & Thorne, 1999; Parker & O'Reilly, 2013), not researchers' emotional vulnerabilities within the field.

Boundary maintenance was always a struggle, and this could be as innocuous as being cajoled into buying an ice cream for a participant and their friend or being implicated in shoplifting. Yet none of this prepared me for a participant's request to stay at my house.

Home boundaries

In the second year of this study, Sonya, a participant, was made temporarily homeless.[64] With limited access to help and support, Sonya reached out to me via social media, asking to stay over at my place. It was not until hours after she had sent the message that I saw it. I vividly recall my panic when I saw the message and attempted to call Sonya back. I was, however, unable to get through. I immediately sent an urgent email to my supervisors for guidance on 'best practice' in this ethical dilemma. At the time, I needed reflection on the situation from a third-party perspective.

Intuitively, I knew I had to say no to Sonya. Although I knew to say no was 'ethically right' in this given context, it did, however, feel 'morally wrong'. It was winter, and I had shared a friendship with Sonya over the past year. Surely friends help one another? Despite wrestling with my guilt and rehearsing the conversation with Sonya in my mind, I found myself tongue-tied when Sonya returned my call. After a deep breath, I finally had the courage to decline Sonya's request.

Sonya was understanding and assured me that it was "all good." She had "sorted out a plan" to sleep at a local fast food outlet that night as a backup plan. Worried about her safety, I rushed down to meet with Sonya at the library. Sonya had a few bits and pieces with her, and I offered to help. Together, we walked to the local women's refuge. However, upon our arrival, the refuge turned Sonya down as she did not meet their eligibility criteria. By then, it was getting dark and cold. This rejection sunk me deeper into guilt. I felt incompetent and awful, both as a friend and a researcher.

We then headed to a local shelter for another attempt, and thankfully Sonya was taken in after answering their screening questions. Thinking about where Sonya would be after her stay at the shelter led me to react in a familiar manner: crying in my car on my way home. I

[64] Sonya is a pseudonym.

remember thinking to myself: "wait a minute. I did not consent to this. No one told me research was this hard!"

The next morning, I rushed into my primary supervisor's office to report the events. I was anxious to seek assurance that what I had done was 'ethically right'. However, a minute into the conversation, I found myself choking up in tears. Adding to the mix of overwhelming emotions, I now had a touch of shame for breaking down in front of my supervisor.

Upon reflection, I was probably suppressing my emotions in an effort to maintain professionalism. With their assurances and support, my supervisors referred me to a wellbeing coach on campus who had been appointed a few months previously. Prior to this recommendation, I not aware of such support. This coach was able to offer supervision and an outlet outside an academic setting.

Building rapport the 'right' way

The one-on-one sessions with the wellbeing coach proved useful. I was able to use my time with her as a 'safe space' to work on the building of emotional boundaries and safety nets, not just for my participants but for myself. Furthermore, it was an opportunity for me to reflect on events within the field while acknowledging my personal emotions. My time with the wellbeing coach offered me the ability to explore my problems within a setting that was free from academic hierarchy. I learned to prioritise my emotional safety and rebalance this with my participants' wellbeing. This expansion of priority led me to become a more competent researcher. For example, with the help of my supervisors and my wellbeing coach, I developed an iterative resource map that was not only useful for the participants but served as a tool for me to implement safe boundaries (see Appendix C for the resource map). This map included phone numbers for resources such as Planned Parenthood, the night shelter and Work and Income.

Meetings with the counsellor gave me the opportunity to role-play many of the incidents that are described above. I was encouraged to complete an 'activity risk analysis'[65] prior to any planned meeting with the girls, which allowed me to imagine different responses and even the most mundane meetings with participants and their parents. By weighing up potential risks, I was able to add new information to my resource map that helped facilitate my meetings with the girls. Through these exercises, I learned to navigate the fluid

[65] See Appendix D for template.

boundaries between the friendships I shared with the girls. I saw that there were other ways I could have responded to the 'McFlurry' encounter. When similar scenarios have since occurred, I have learned to 'say no' and be honest in my explanation for declining the girls' request to buy things for them. The headphones and homeless shelter incidents were more complex. In terms of the headphones incident, I have accepted my participant's words at surface level; that she did not take those headphones. The decision was stemmed from my respect for her. My experience with Sonya prompted me to update my resource sheet, allowing me to play a more skilled support role when helping the girls access accommodation and support services.

With the counsellor's support, I was able to reconceive these incidents, and in doing so, I was encouraged to give a seminar to fellow graduate students. The outcome of the seminar was the acknowledgement by many attendees that my experiences were less than extraordinary and in fact, quite common.

With the support of my supervisors, an ethics specialist, and the wellbeing counsellor, we wrote a book chapter detailing my experiences and the response by my supervisors and the wellbeing counsellor. This publication is referenced below:

> Tolich, M., Tumilty, E., Choe, L., Hohmann-Marriott, B. and Fahey, N., 2020. Researcher Emotional Safety as Ethics in Practice: Why Professional Supervision Should Augment PhD Candidates' Academic Supervision. *Handbook of Research Ethics and Scientific Integrity*, pp. 589-602.

My experiences described above suggest only one certainty; that the complexities of researching with young people in the field will always be personal and partial (Choe, 2020). There is no handbook or manual for researchers to follow, no 'one-size-fits-all' method of orchestrating engagements with participants to ensure a mutually beneficial outcome. It took time sitting in the liminal space of my car after these meetings to realise the gulf between my participants' worlds and my own, and the gulf between the textbooks I read preparing me for this research and reality.

The adoption of friendship as a methodology and the building of rapport with young participants raised ethical dimensions in my research that extended beyond the usual scope of what is considered necessary in research ethics. The confessions trope (challenging faked friendship and safeguarding emotional safety) had the researcher navigating the complexities of researching with young individuals. As a researcher, I formulated creative

strategies with participants to disrupt what can sometimes be a considerable power imbalance between the researcher and young participants (Holland, Reynold, Ross, & Hillman, 2010). To make up for my lack as a friend, my role as a researcher-friend had to encompass the ethics of care for all the participants (Miller & Bell, 2012). It was their wellbeing which I had to prioritise. I had an obligation that I needed to remind my participants and myself about. But I needed to protect myself too.

By navigating these 'ethical cringes,' my friendships with the girls grew stronger over the years. The climate of trust, along with the reciprocal dynamic of the relationship shared, enabled them to not only legitimise but solidify their roles as collaborators. Hence, upon this strong foundation of friendship and partnership, the girls and I co-created emoji-voice as a research method to ethically tell their stories.

Emoji-voice

When a supervisor suggested that I enter my PhD project as a work in progress in a poster competition, I decided it would be a good opportunity. I did not realise at the time what a great opportunity it was. The girls were responsive when I asked them for input. One of the girls immediately took up the challenge and started discussing how we were going to kick start this project.

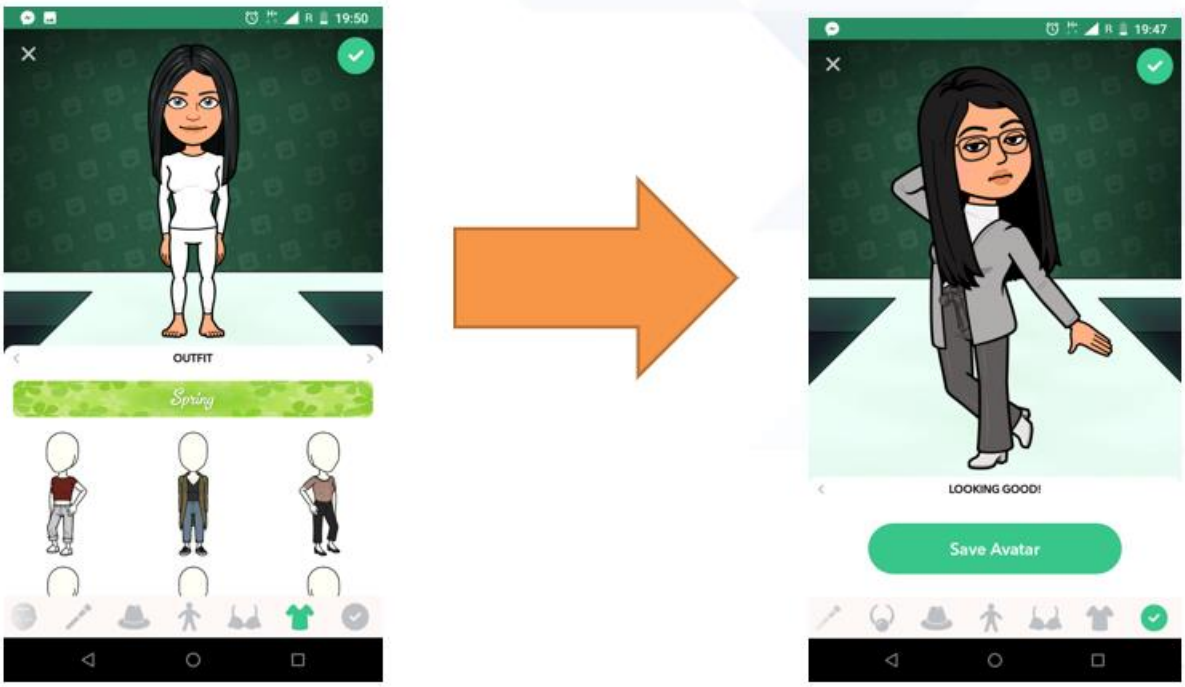
My collaborators in the poster competition met up at a local café where we agreed on some of the key themes we hoped to express, as well as discussing the possible mediums we could utilise as forms of expression for their stories. "Pictures of my neighbourhood," "photos of my yard," and "selfies" were among their suggestions. The next question was, "how can we tell our stories without being in the picture?" They were puzzled by this ethical constraint. The girls found it especially hard to exclude themselves from the picture when discussing themes of everyday life, such as "bullying." Complicating this was the question of whether they viewed themselves as the bully or the victims of bullying, as such experiences are usually deeply personal. At this time, I only had permission to use photovoice. Thus, there was complete silence at the table for about a minute while we all pondered our poster design with uncertainty. Suddenly, with her eyes lighting up, one of the girls gasped, "Ah-ha! Why not use Snapchat emojis?" [66]

[66] The personalised emoji mobile application is known as Bitmoji, which one can download for free through the app store on one's mobile device.

I frowned a little, uncertain where her suggestion was leading to since I was not familiar with Snapchat.[67] Perhaps it was my puzzled look that entailed a comment from one of the girls that I was such as "noob" [68] with technology and that they needed to "teach me." The other girls chuckled.

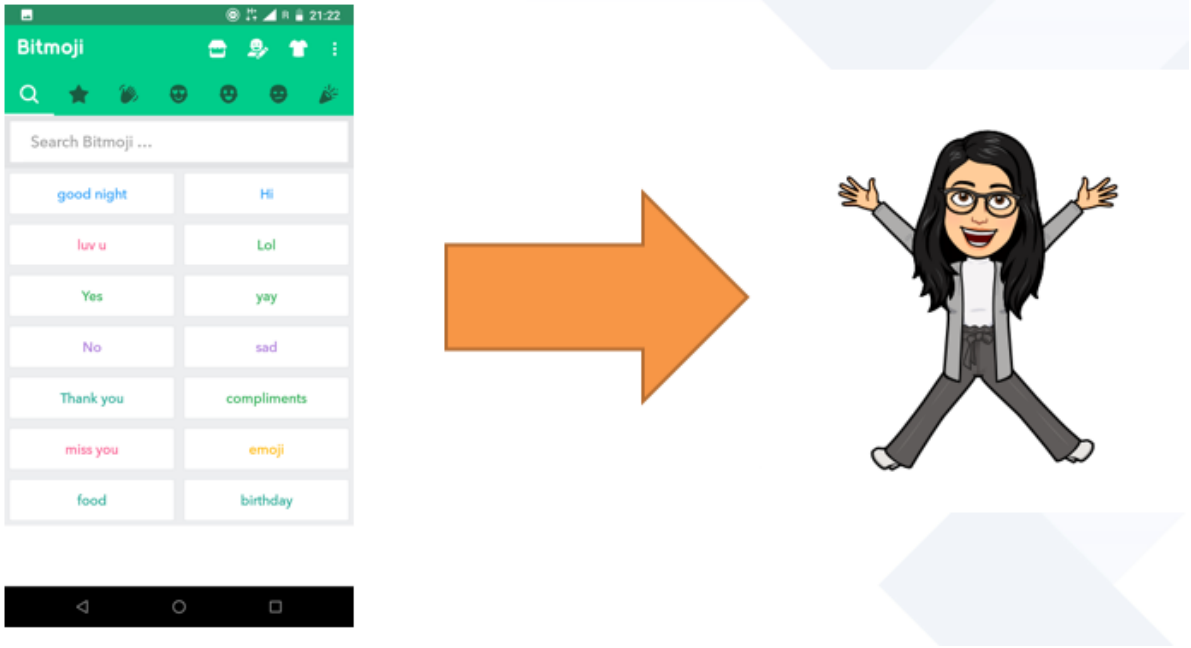
The girls leaned towards me, all eager to show me their personalised emojis. Those who had phones quickly opened their Snapchat applications, while those without phones hovered over me as they guided me through the process of creating a "digitalised me." The process of creating an emoji-avatar was straightforward — one starts by uploading a 'selfie'[69] or capture a photograph using the digital application. The application automatically transforms the uploaded picture into an illustrated avatar. One is then able to customise the outfit of the emoji-avatar (shown in Figure 9.1) and to select the preferred emotions by searching for the applicable emotion, as shown in Figure 9.2.

Figure 9.1 The process of creating a personalised emoji-avatar.



[67] Snapchat is a multimedia messaging app.
[68] A jargon used to describe a person who is inexperienced in a sphere or activity, especially relating the use of technology or computers.
[69] Typically describes a self-portrait taken by oneself.

Figure 9.2 Adding emotions to emoji-avatar.



The ability to customise these icons and create a personal resemblance enabled the girls to feel that emojis were useful in their expressions of self. Creating a personalised emoji allowed them to embody characteristics of their identity, such as skin colour, gender, and even body shapes and types. This original brainstorm lasted five minutes before being confronted with another problem; that "the emojis alone do not tell our stories." The truth weighed on the group as we fell silent again. We tried playing around with the application's functions. While the application allowed us to view the emoji in a set of prescribed (social) settings or actions (for example, driving a car, celebrating, working), none of the available options allowed the girls to communicate their stories about their experiences of unstable housing. Feeling stuck and unsure how to proceed with these emojis, the girls and I backtracked to where we started: photovoice. Amidst the chatter, Megan yelled out with excitement: "why not use both?"[70]

The group paused, and many turned to me for affirmation.

"You mean to 'paste' the emoji on top of the photo?" another questioned to clarify. Excited to help the group in the visualisation of the methodology, Megan grabbed my phone out of my hands and laid it on top of her phone.

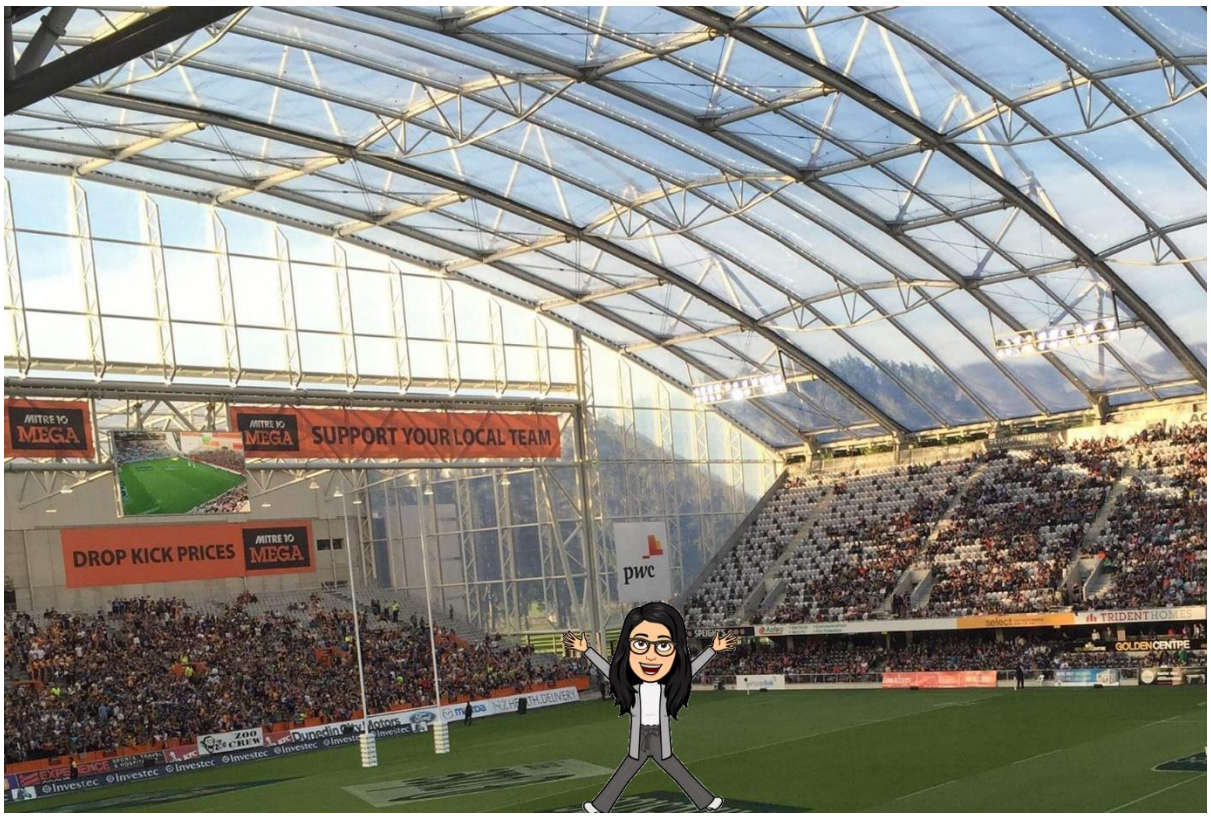
[70] Megan is a pseudonym.

"See! That's me (as an emoji) in (the picture of) my room!" she proclaimed with much satisfaction.

Megan's excitement was the spark needed to ignite the group's 'light bulbs,' and at once they were all illuminated. "This will tell our story," the girls proclaimed.

A strong sense of accomplishment filled the atmosphere. My 'emoji-self' was our first experiment, one which the girls titled 'Louisa's first rugby match' (see Figure 9.3, where my emoji-avatar is layered onto an original picture of the rugby stadium which I had captured).

Figure 9.3 Layering emoji-avatar with an actual photograph.



The consensus among the group marked the creation of a new hybrid methodology – "emoji-voice." The girls were particularly excited about "leaving bits" of themselves in their stories.

Methodologically, emoji-voice is of importance and what the girls and I did here was novel. The use of personalised emojis preserved the unique characteristics of the girls while situating their icons within the settings of their everyday lives. Emoji-voice not only tells a much more robust and complete story of their experiences but deals with real ethical issues within the research context because the 'camera adds ten pounds of ethics' (Sieber & Tolich, 2013).

While the competition's prize was a key inspiration for many of the girls, they saw it as a bonding opportunity. The competition served as an opportunity to show them snippets of my world and the actual value of their stories. When I took them to the public showcase of our poster, they were delighted to learn of the wide range of audiences who came to learn of their stories. One participant, Sphinx,[71] even shared how she felt emoji-voice was "therapeutic"; she was particularly intrigued by the creative aspect of emoji-voice whereby the utilisation of emoji-voice centred on the imagination of young people.

They won, and we shared the prize.

The girls and I shared their stories of housing instability using emoji-voice at the poster competition organised by the university. Our poster entry was exhibited alongside other submissions near the university library. The girls were thrilled to see their stories displayed, and many felt a sense of pride for their creation. The poster competition was a new experience for us, and therefore, a memorable achievement. More importantly, emoji-voice was evidence of our partnership. We won a prize worth $50 in the form of a supermarket voucher, and we celebrated by cooking a shared meal at the activity's hall using our winnings.

Summary

My friendship and collaboration with the girls, although at times challenging, provided unique and important perspectives on the development of young people living with housing instability – perspectives that have largely escaped traditional mainstream assessment of young people's housing experiences.

My primary objective in sharing these ethnographic vulnerabilities regarding the disruption of faked friendships and the negotiation of boundaries with the girls was to stress the importance of researchers attending to their emotional safety within the field. More open sharing on researchers' vulnerabilities and how these are managed is needed, not to expose our failings as researchers, but for reflexive discussions about how to enhance the ethical dynamics of research.

In collaborating with the girls, I learned that these boundaries are necessary for me to understand the functionality of my dual role as a friend and researcher, thereby enabling me to practice reciprocity. These boundaries required me to identify the purpose of my research,

[71] Sphinx is a pseudonym.

what it meant for my participants, and how they benefitted from it. Only through my own understanding of these boundaries could I then convey this to the girls and enable them to make an active decision of informed participation. The girls' informed participation resulted in our meaningful collaboration that helped created emoji-voice as a research method. The next chapter demonstrates how emoji-voice enhanced the storytelling of the girls' experiences.

10

TELLING STORIES OF HOUSING INSECURITY USING EMOJI-VOICE

The co-production and management of how emoji-voice was applied allowed us to deal with ethical issues around consent and confidentiality. Emoji-voice is a participatory research method that offers "a way of transferring power and authority from the researchers to the participant" (Packard, 2008, p.68). I practised process consent with the girls throughout the project, and they were encouraged to make any desired changes to their submissions. With regards to the issue of confidentiality and internal confidentiality (Tolich, 2004), the girls and I decided to create the emoji-icons for the composite characters as a group as opposed to the use of emojis that were direct representations of the girls. All emoji-voices were co-created by the collaborators of this research using original pictures. The following are the emoji-voices of Marie, Ana, Aroha and Talita.

Figure 10.1 Emoji-voice of Marie's being "over" the chaos of living in an overcrowded house.

Figure 10.1 is an emoji-voice depicting the state of Marie's shared space when she resided with her aunt. The items on the floor were packets of scented wax which Marie had saved diligently to purchase. She never got around to using the scented wax as she thought they were too precious; she was keeping them for her room. However, her things were always being touched and misplaced by her younger cousins. Marie expressed her fatigue as a result of displacement by using an overcast cloud over her emoji-avatar.

Figure 10.2 Emoji-voice of Ana walking to school in the cold.

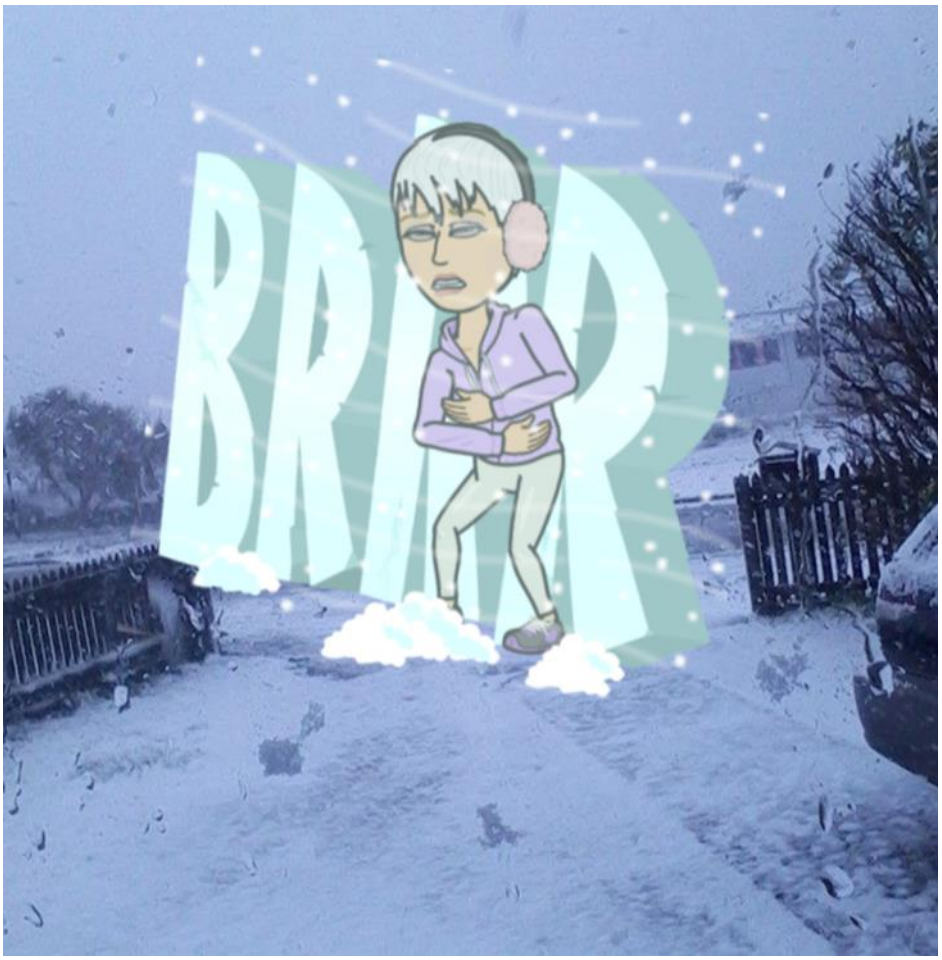


Figure 10.2 depicts the emoji-voice describing Ana's experience of walking in the cold. A lack of sunlight in the emoji-voice captured Ana's routine of leaving her house to walk to school. Ana left home earlier than her peers because it took her longer to get to school, and the walk was even harsher when she walked using her fabric walking shoes.

Figure 10.3 Emoji-voice showing Aroha's suspicion of others competing with her for lunch.

My interaction with Aroha during the three-day camp was translated into an emoji-voice, as shown in Figure 10.3. Despite the serene setting of lunch by the seaside, Aroha was suspicious; she was wary of others getting to the food before her and was fearful of not having enough food. Aroha was constantly fearful of not having enough food or knowing when the next meal was.

Figure 10.4 Emoji-voice of Talita being restless and exhausted from couch surfing.

The emoji-voice in Figure 10.4 explains Talita's tiredness of couch surfing. The empty room signified the reality of Talita's temporary housing at her friend's house, where Talita had little or none of her personal belongings. For Talita, the biggest challenge was not having access to hygiene and sanitary products. Sleeping on the couch was uncomfortable, and this led to Talita having countless sleepless nights.

The emoji-voices depicted above were created using photographs of the girls' lived environments. The girls captured and selected photos they felt were most relevant and appropriate for the stories they wished to tell. The creation of composite characters was a collaborative exercise where characteristics, such as hair and skin colour, were chosen by the girls. These characteristics were representative of themselves. This process of creating emoji-voice together was an interactive exercise, and other researchers can adopt emoji-voice as a collaborative research tool.

Emoji-voice as a collaborative research tool

The girls and I used our meaningful friendship as a foundation for the co-development of emoji-voice as a research method. Through debating and deciding the various characteristics

of the different composite characters, the girls and I established a common understanding of the different facets of housing instability and how this acted as a barrier to their development.

Emoji-voice, a hybrid method integrating photovoice and emojis, was co-created as an approach to support young people's meaning-making – a tool for expressing their stories. It followed the advice of Clark and Moss (2001), where the created tool should "play to the strengths" of young people, and where the method was one that was "active and accessible and not reliant on the written or spoken word" (Clark & Moss, 2011, p. 324). Like other visual methods of data gathering, emoji-voice seeks to provide a range of ways in which children and young people can explore their ideas about specific social situations, living conditions, or environments that are not limited to the spoken word (Einarsdottir, 2003; Pascal & Bertram, 2009). As such, emoji-voice involves young people capturing photographs of their settings, creating emoji icons that are self-representative, and combining them with informal interviews. The hybrid uses of emojis and photovoice ensured that the young collaborators of the project were able to express themselves. They shared experiences of unstable housing through a holistic method that was on their terms – they were the experts, and this was a method with which they were comfortable and excited.

Since technology and social media are integral to young people's everyday world, they offer researchers a potentially rich opportunity to react or respond to while researching with young people about their daily lives (Fane, MacDougall, Jovanovic, Redmond, & Gibbs, 2018). The habitual activities of social life, such as the use of emojis among young people, reveal what may be hidden or taken for granted in the inner mechanisms of everyday life (Knowles & Sweetman, 2004). New technologies can contribute to, and inform, our knowledge about social worlds and actors. These technological platforms have the potential to produce "new, innovative, reflexive, and theoretically informed" research through their ability to accommodate a diverse range of audiences and purposes (Pink, 2003, p. 191). The co-creation of emoji-voice, therefore, provides a starting point for further dialogue between researchers and co-researchers. In the case of the poster competition, it allowed young co-researchers to "teach" the researcher "how" their stories should be told.

Emoji-voice outlines a way of doing co-operative research with young people on matters of practical concern to them. It is a well-considered method that closes the gap between research and the way young people live. Emoji-voice fulfils the purpose of co-creation research with young people: to understand their worlds and help them make sense of their

lives through new and creative means. Further, they can draw attention to the things that matters to them. In the case of the poster competition, my co-researchers hoped to voice their stories to bring awareness to their predicaments around unstable housing. More than vocalising the struggles they faced, the young co-researchers utilised the poster competition as a platform to share their kōrero pono (truth) and showcased their kaha (strength).[72]

When asked about what research is, many of my co-researchers thought of it as something done by adults at universities, government agencies, or research institutes. Some even added that a researcher is one who wears a white lab coat and studies a subject or object by either observing them or by carrying out experiments. The stereotypes of researchers as described by my co-researchers articulated more serious trouble – the lack of connectedness between researchers' thinking and the concerns and experiences of those who are involved (Heron & Reason, 2006). The problem with the type of 'research' described by my co-researchers is that they view themselves as passive subjects rather than active agents. Emoji-voice, therefore, serves as evidence that ordinary people, be it, children, youths, or adults, are quite capable of developing their ideas. Young people can work within co-operative inquiry groups to establish whether the ideas co-generated work in practice. By involving those who have the experiences and expertise, co-created methods allow researchers to design robust research projects are not only theoretically sound but practical in addressing matters that are important to them (Heron & Reason, 2006).

Emoji-voice, like many other visual research methods, has the potential to connect with children and young people beyond the traditional reliance on interviews and writings due to their highly inclusive nature. Children and youth-centred researchers are increasingly advocating for a move from research *on*, to research *with* children and young people; where children and young people's experiences, values, and perspectives are valued (Christensen & Prout, 2008; Corsao, 2005; Fane et al., 2018). While there has been debate about the necessity of developing research methods for understanding the experiences of children and young people as distinct from adults, many researchers have argued for a more 'participant-friendly' approach rather than a 'child-' or 'youth-friendly' method (Christensen & Prout, 2008; Fraser, 2005; Punch, 2002). Emoji-voice, therefore, fills the gap for participatory research and becomes a real possibility for extending child- and youth-centred methods to a more person-centred method. More importantly, Emoji-voice is a "how to" method derived

[72] These Māori terms were the descriptions used by the girls and quoted directly from them.

through the active participation of young people – it was their idea, a tool created by young people for telling their stories. Emoji-voice achieves the purpose of participatory research where knowledge is generated together (Clark, 2011), and not extracted. As Veale (2005) notes:

> A core principle of participatory research is the generation of knowledge (rather than its extraction) through a merging of academic with local knowledge to provide oppressed people with tools for analysing their life conditions (p. 253).

The participatory nature and inclusiveness encouraged by emoji-voice disrupt the power differential between researchers and co-researchers in research settings. Emoji-voice challenges the traditional roles of researchers and participants, where they were often mutually exclusive: the researcher was solely in charge of the thinking process of the study, while the participants, often as subjects, only provided the action that was to be studied. However, emoji-voice, like other co-creation research, replaces these exclusive roles with a working relationship where those involved become co-researchers and co-subjects (Heron & Reason, 2006). As a result, both the girls and I were involved in the management and design of the project. Everyone was engaged in the exploration of housing instability experiences, and all were involved in the discussion process where these experiences and actions observed were made sense of, and conclusions were drawn. As such, emoji-voice as a method is arguably 'more ethical' since it fulfils the 'moral imperative' of giving individuals who have typically been deprived a 'voice' (Harley & Langdon, 2018). Guillemin and Drew (2010) explained that:

> […] by fostering participation, these methodologies can be empowering, giving voice to those who may not otherwise be heard [and providing] participants with the opportunity to […] portray what is often difficult to express in words (pp. 177-178).

Like many other visual research methods, this 'new' kind of process of co-inquiry and co-production of the visual image as data triggers other ethical consequences for researchers and their co-researchers. For example, in a study conducted by Guillemin and Drew (2010) where the researchers asked participants to draw, many expressed embarrassments as they felt that they "couldn't draw." While this was a methodological issue, it became an ethical issue when participants experienced discomfort. The girls expressed an inability to omit their "selves" from their photo stories. The 'rule' of not having them in the photographs was 'restricting'. However, through having an open dialogue with the girls on the forms and

tools, they were comfortable expressing themselves, and emoji-voice as a method was created. They were experts in creating emojis, and the use of emojis was something that they were pleased with.

Some researchers, however, have questioned the effectiveness of visual research methods in their ability to empower researchers in response to their encounters. For example, in Packard's (2008) photovoice study of the homeless in downtown Nashville, he questioned if visual methods did "help researchers … form a more equitable partnership with research participants" (p. 63). Upon discovering the need to 'train' his participants in using the method (the use of a camera), he felt as though the power differential was further entrenched. His method, like that of Guillemin and Drew (2010), led to a participant feeling embarrassed over the quality of the photograph produced. The cautionary tales told by other researchers on how participatory techniques can sometimes "reinforce rather than challenge hierarchical power relations" (Gallager, 2008, p. 137), further calls on the need for an ethics of care (Harley & Langdon, 2018). Perhaps what enabled the success of emoji-voice as a method was that my co-researchers and I had already shared a relationship where the adoption of friendship and whakawhanaungatanga as a methodology helped disrupt power differentials (Tillmann-Healy, 2003; Bishop, 1995).

The co-creation of emoji-voice as a method strengthened the bond between the collaborators and me. Packard (2008), and Guillemin and Drew (2010), used methods prescribed by the researchers to disrupt the hierarchical power relations within research settings. The predetermined and applied method, however, fostered little or no connection with those involved in the research. Participatory research should not be expected to eradicate power differentials, but rather, help to minimise power imbalances (Wilkinson & Wilkinson, 2018). The present study differed in that the researcher did not prescribe the method. Instead, it is one which the participant-collaborator spearheaded.

Emoji-voice, like many other visual research methods, is critical to storytelling and meaning-making. While young people who are tech-savvy or familiar with the mobile application may engage in the process of emoji-making more than others, the researcher must exercise reflexivity when determining whether emoji-voice is an appropriate method for the applicable research settings (Guillemin & Gillam, 2004). In the event where a young person exhibits signs of discomfort, reluctance or avoidance, the researcher should rely on their sensitivity as a pivot when seeking initial and ongoing consent from young participants

when using emoji-voice. There are limitations to the use of emoji-voice that researchers need to consider when adopting this method.

Limitations of Emoji-voice

The current mobile application is only available in seven languages (English, French, Spanish, German, Arabic, Brazilian Portuguese and Japanese). The language setting of the application may pose as a limitation for not only the participants but even the researcher. Although the mobile application to create an emoji is relatively straightforward, it relies on the user being comfortable with technology. This can, at times, be a challenge for both the participant and the researcher. In the event where the researcher is unfamiliar with navigating the mobile application for the creation of the emoji, involving the young person and letting them take charge through this process can be beneficial. Emoji-voice allowed young people to exercise their creativity, allowing the girls to lead the research process.

While there appear to be many similarities between emoji-voice and memes,[73] especially in how both mediums allow young people to express meaning and intent through multiple levels of visual and textual content, memes are often "active and non-metaphorical" (Burman, 2012, p. 89). In other words, the understanding of memes is a given obvious item of knowledge, which in turn shapes our assumption of the meme and how it is to be interpreted in a given time or context (Wiggins, 2019). As such, it is important to distinguish between the two. Researchers can use emoji-voice as a method to share common experiences, concerns, and challenges of a vulnerable group, and it allows the individual to express what may be unique to their identity construction and experience. On the other hand, memes are reproduced in the larger population without much difficulty and often portray generalisable concepts. Memes often utilise pre-existing media items that are applied in new and unrelated contents as signifiers of opinions, emotions, reactions, and even punch lines (Highfield & Leaver, 2016). As such, memes can at times raise questions about authorship, autonomy, and even copyrights (Highfield & Leaver, 2016); ethical issues which are navigated by emoji-voice.

Summary

As a research method, emoji-voice was not consciously designed or planned. It was a natural by-product of collaborative research with young participants, built on the foundations of

[73]An image, or piece of text, typically humorous in nature, that is shared by internet users.

friendship. Instead of focusing on emoji-voice as a tool for data collection and what its future development might lead to, it is the process of co-creation that leads to the design of emoji-voice upon which researchers should focus. The meaning of 'collaboration' and 'participatory' should be determined together with those involved in the study. Only through a move beyond the "privileged perspectives of the ivory tower" (Cahill, 2007, p. 16), can a researcher establish a real inclusive climate for young people.

The group meetings at local cafes allowed the collaborators and researcher of this study to negotiate and agree on the purpose of the research project, its goals and intended outcome, and the extent of participation and contribution by those involved. Meanings of 'collaboration' or 'participation' should be established at the onset, rather than imposing these expectations (Wilkinson & Wilkinson, 2018). Through honest and open dialogue, researchers and collaborators can share concerns or dilemmas about the research process – all of which help strengthen research findings and contribute to the overall research learning. As signalled by Cahill (2007), the term 'participation' has been used in a broad sense within many research settings, and there is a need to be wary about the general application of what it means to be 'participatory'.

Emoji-voice has come to represent a manifestation of the transformative-emancipatory paradigm in which this study operates. By being reflexive on the meanings attached to what participatory research entails, researchers can minimise the risk of committing tokenism (Wilkinson & Wilkinson, 2018). Researchers should take on a collaborative research process to enable mutual learning, where the role of researchers can evolve into one of the co-learners in everyday life of young people. If it were not for the girls, emoji-voice would not have been created. The strength of using emoji-voice and storytelling using composite characters added dimensions to the communication of the girls' experience of housing instability. I had considered presenting the findings using themes. However, after consulting with the girls, they felt that the communication of their lived experiences through themes would condense and fragmentise their lived experiences. It is the intention to stress a critical element of this research; that each finding correlates back to a real-life experience, and the use of emoji-voice helped to set this precedent. Drawing on the lived experiences of the girls, along with findings from the quantitative analysis, this study details its recommendations in the next chapter.

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CONCLUSION

> Evidence needs compelling stories, the game-changing examples that move the status quo. Compelling stories need new language that moves people to act collectively and with will. Action takes courage and persistence and needs to be focused on solutions rather than moralistic rhetoric (Linda Tuhiwai Smith, 2013, p. 229).

This thesis has captured compelling stories which elucidate the realities of housing instability for young people in Aotearoa New Zealand. The intention of this research was to bring housing back to the discussion of poverty from a unique perspective – one from young people. Until now, the literature has mostly ignored the perspectives of young people. As Bryson (1992) has argued, how inclusively we talk about issues is fundamental to the outcomes of our social policies.

The thesis highlights the climate of risk caused by housing instability for young people. In keeping with the transformative-emancipatory paradigm and the core value of social justice, this thesis serves as a call for action. What follows summarises the key findings of this thesis and considers them in light of previous literature and the strengths and limitations of its research methodology. I conclude by making a number of policy recommendations, for, as I have demonstrated throughout this thesis, the status quo for young people in Aotearoa New Zealand is simply not good enough. While acknowledging that these recommendations only form one piece of the puzzle and are limited by the scope of this research, what is clear is that more support targeted at young people's unique needs is required to prevent girls like Marie, Ana, Aroha, and Talita from resorting to risky behaviours in order to survive. Currently, we are failing young people.

Desmond's (2016) study on eviction captured the turbulent lives of families in Milwaukee. He described scenes where children's toys and birthday cakes were abandoned in apartments following the arrival of movers who were directed to evict the families. Desmond's book, alongside the notion that the poor pay more was the starting point for this thesis. Closer to home, Philippa Howden-Chapman (2015) exposed the impacts of cold and damp housing

on children's health. Many of the girls' houses that I visited reeked of mould. In both Desmond's (2016) and Howden-Chapman's (2015) work, housing was a crucial nexus that shaped the quality and inequality of everyday life. Yet, research on housing typically focuses on either the characteristics of the urban neighbourhood or on housing policies (Desmond and Bell, 2015). This imbalance or overbalance of research on a specific aspect of housing means that researchers and policymakers run the risk of not asking, or failing to include, questions that are undeniably central to the lives of many young people. A notable exclusion in the research is a focus on the challenges that are faced by young people. The present study contributes to the current literature by shedding light on how young people perceive the problem of housing instability, not via resilience, but surviving in the face of adversity, uncertainty, and insecurity. Their stories provide a new language for analysing housing instability.

Current literature on housing instability is not robust because it does not include young people, despite the irony that young people are just as, if not more, vulnerable to housing instability's detrimental impacts. The present study deduces that housing instability manifests in different forms; the girls were exposed to precarious housing issues such as cold and damp housing (Howden-Chapman, 2015), increased housing movements (Johnson et al., 2018), overcrowding (Baker et al., 2012; Ministry of Health, 2014), and other severe housing deprivation (Amore, 2019b). The numbers confirm and amplify this: just under half (41.5%, n= 1648) of adolescent students living in urban areas experienced these types of housing instability.

Cloke and Milbourne (2006), who conducted an ethnographic study of rural homelessness in the United Kingdom, concluded that their findings reflected "a complexity which can render generalisation problematic" (p. 126). Similarly, the conclusions of this mixed methods investigation of young people's experiences of housing instability highlight the complexity of young people's housing experience and the heterogeneity of their unmet housing needs.

Financial deprivation was a common factor associated with housing instability, although the girls and survey participants were otherwise demographically diverse. Such an identification reflects the assumption that poor housing affordability is one of the main reasons that young people and their families suffer the effects of housing instability. As might be expected (based on the current pattern of deprivation in New Zealand), Māori and Pasifika young

people were at higher risk of housing instability, which is consistent with current statistics (Baker et al., 2012; Amore, 2019b). The girls' housing deprivation was associated with material deprivation, lack of access to transportation, fuel poverty and food insecurity. Yet, more than half of the girls had parents or caregivers who were engaged in employment. Such a phenomenon indicates the growing prevalence of working poor New Zealanders who do not have access to stable housing (Amore, 2019b).

Wellbeing is affected by housing in "physical, proximate, emotional and social" aspects (Shaw, 2004, p. 414). These effects were compounded for the girls, especially when they did not have the autonomy to influence decisions on their housing. Both qualitative and quantitative data converged clearly in this study to show that housing instability has a spill-over effect into other domains of a young person's life. These spill-over effects differ from those of adults. Moving houses and schools simultaneously amplified the girls' stress. This stress can be broadly categorised into social stress, relocation stress and preparation stress (Raviv, Keinan, & Abazon, 1990). However, social stress factors were the most detrimental to the girls because of the separation from their support networks. Exclusion from their social circles was, for them, a primary source of anxiety.

Health is also a housing instability issue. Although much research into the links between housing and health have focused on structural aspects of housing or the built environment, the findings from this study indicate that housing cannot be separated from young people's psychosocial contexts. For the girls, housing instability was experienced as loneliness and isolation. The subjective experiences of loneliness identified in past exploratory and confirmatory work suggest that loneliness and isolation are core elements of emotional distress for young people who experience housing instability. Broken relationships with family, peers, and stigmatisation within the young person's inner circle or wider society often result in the young person feeling lonely (Kidd, 2004; Rew, 2002; Rokach, 2005). The girls' stories, detailed in Chapter 5, describe the reciprocal causation between each housing event. The cycles of housing instability were exhausting for them. Those who experienced housing instability faced an increased risk of depression and a reduced sense of safety at home, in their neighbourhood, and at school. Young people are, therefore, more vulnerable to the effects of housing instability, and their invisibility in the literature makes them doubly vulnerable.

This research exposes young people's unmet housing needs in Aotearoa New Zealand. To date, information about this population has been lacking, with most information focussing on adult experiences (Amore, 2019b; Smith, 2013). The novel methodology adopted in this study enabled its participants to trust the researcher with their stories; allowing the co-development of deeper meanings about their housing instability experiences. The findings of this thesis provide a comprehensive and meaningful understanding of the effects of unmet housing needs on young people and have implications in terms of how scholars and policymakers comprehend young people's experiences of housing instability.

Research Implications

A kaumātua asked me, early in this thesis, whether the girls I interviewed were "resilient or surviving." The question echoed throughout this study. Rather than presuming as much of the literature, and predicting that the girls were resilient, the kaumātua prompted me to ask the girls and allow them to voice their own stories. This collaboration helped challenge many of the assumptions inherent in research about housing instability. For the girls who lived with housing instability, resilience was never a choice; it was "what had to be done." When faced with housing instability, resilience becomes a prerequisite for survival. The girls' risky behaviours, which can be understood as attempts to survive their experiences of housing instability, demonstrate that current programmes and government policies relating to housing affordability fail to address young people's housing needs.

In a report by the Helen Clark Foundation, Dr McArthur (2020) argued that both current mortgage lending conditions and an absence of capital gains tax have allowed those with access to capital to benefit from the housing market. Market conditions and government policies have allowed New Zealand property investors to take on increasing amounts of mortgage debt to pay higher prices on the premise that house prices will continue to rise, thereby creating a self-fulfilling prophecy. To cover the costs of their mortgage debt, landlords increase rents. When houses are being bought and sold as commodities, families like those of Marie and Ana are forced to move continuously, resulting in precarious housing scenarios.

In her doctoral thesis on severe housing deprivation, Amore (2019b) concluded that evidence on the health risks of housing deprivation (other than overcrowding) was not available and needed further research. Such evidence was even more scarce for young people. This thesis responds to the call for further evidence and fills this gap in the literature

by focussing on the detrimental effects of housing instability on young people. Rather than presenting a rosy view of resilience, the girls' stories of housing instability reveal that they were simply surviving. Applying Amore's (2019b) definition of severe housing deprivation, this thesis argues that any one form of housing instability for young people is indeed severe; that frequent housing movements alone violate the core elements of habitability, privacy and control and security of tenure. This thesis has shown that:

Habitability	Frequent housing movement for the girls meant moving between streets, couch surfing, and shelter.
Privacy and control	They were temporary residents when staying with their relatives; failing to have control and privacy over their surrounding spaces.
Security of tenure:	Multiple moves in the year directly contravene security. In circumstances where the girls were not residing with their family, there was constant insecurity in terms of 'earning their keep' in the house.

For the girls in this study, the process of housing movements exhausted their financial, material, social, and emotional resources.

Strengths, limitations and further research

The focus on young people's voices in this study's methodology enabled the youth collaborators to co-create meaning and knowledge of young people's experiences of housing instability. As such, this study differs from previous studies because of its emphasis on young people's voices. For example, listening to Aroha's explanation of how "it is not how many meals you eat that matter, but how many days you get by" provides a rich explanation for young people's coping strategies towards housing instability and food insecurity.

Although narratives around children portray them as innocent victims of poor quality rental housing – that cold and damp housing in New Zealand make children ill, and that something needs to be done (such as the argument made by Bierre & Howden-Chapman, 2020) – the current literature, media coverage, and policy often overlook the challenges faced by young people. Unlike the 'innocence' narrative afforded to children, the narrative around young people's housing struggles tends to be one of blame; that they are in this position due to their

rebellion and perceived shortcomings. The stories in this study produce a different narrative, one that explains young people's risky behaviours as neither resilience nor rebellion, but simply as survival.

Although these stories were drawn from Pākehā, Māori, and Pasifika girls living in small cities, future research should explore stories from young people of all ethnicities and genders, as well as those residing in larger cities and rural areas to ascertain whether these stories are transferable.

While the qualitative insights of this study are comprehensive, there are limitations in the quantitative analysis when using a secondary data set. This data set only captured limited types of housing instability, and others, such as substandard housing, were not included. This study makes a case that frequent housing movement is indeed severe for young people and, as such, needs to be measured separately. Further, the statistical data collection process was generated through schools, and this process fails to capture the stories of young people who dropped out of school. Future research should consider how capturing the experiences of housing deprivation could be better achieved. The Integrated Data Infrastructure that links individual's census and other government data, for example, could provide new opportunities to estimate the exact size of housing instability among young people. There is also the potential to develop future Youth 2000 series or other youth health related surveys.

Recommendations

Since housing is shaped by the current political, economic, and institutional power (Kleinman, Das, & Lock, 1997), housing instability should be recognised not only as a symptom of poverty but a symptom of broader social suffering. Ending housing instability for young people requires the building of new housing and the development of supports. To achieve these effectively, there is a need for policymakers to firstly identify the vulnerable groups who are experiencing housing instability and their needs, and then to develop accessible social housing and support programmes. To that end, this research makes five recommendations:

1. Government monitoring on housing instability.

Definitions applied in the operational social welfare service delivery should capture frequent housing movement. This is because frequent housing movement can serve as an indicator for identifying those at risk of severe housing deprivation. Although the 2018 census

question asked about the duration of current residence, the data collected can be improved upon by asking how many housing movements were made over a fixed time period. While the current census is collecting information about household overcrowding, this question can also be made more applicable to young people by asking what spaces they are using as bedrooms, such as garages, sleep-outs, living rooms or other non-bedroom areas.

2. Collecting information on housing instability and education disruption by introducing a census question(s) on the number of schools attended by the young person.

The current census collects information about children and young people living in the same house, such as the age of the young person. It also asks a question about the young person's mode of transportation to school. However, to understand the correlation between housing instability and education disruption, the current census can include a question on the number of schools attended. Since the census collects data on the age of the child or young person, this measurement will allow the exclusion of school movements related due to age (for example, moving from primary school to intermediate).

3. Invest in outreach services.

The current absence of data on young people's housing instability allows prejudice and apathy towards young people to fill this vacuum within public awareness. There is a need for outreach services work on the street to work with young people who experience housing instability. The outreach services can capture more comprehensive and regular information about this population. Successful outreach services require staff that are trained to work with the population, including young people. Trained outreach staff members will allow vulnerable young people to be more willing to share information because they have immediate access to support. Currently, the outreach services in New Zealand are small and poorly funded (Amore, 2019b). A national outreach system that is competent in working with young people is needed.

4. Youth-focused housing prevention and intervention support.

Current housing strategies and plans are often implemented to address family housing needs. Housing support needs to account for circumstances where young people have left home. Aside from offering young people shelter, the proposed outreach programme will need to support young people in their transition into the responsibilities of adulthood. There are non-

profit organisations that provide supported accommodation for young people, where they pay attention to their emotional and mental wellbeing. However, a national youth housing strategy is required. This study joins Quilgars, Fitzpatrick, and Pleace's (2011) call for policymakers to focus on a preventive approach as opposed to an interventionist stance when developing housing strategies for young people.

5. Culture-based housing intervention.

The over-representation of Māori rangatahi who experienced housing instability in this study signifies a need for housing support customised for their needs. Māori are vulnerable to spiritual disconnection from whānau, hapū and iwi when they experience housing instability (Lawson-Te Aho et al., 2019). Based on this study's conclusion, policymakers and social agencies will need to partner with iwi, hapū and marae to reduce barriers to housing. More importantly, meaningful consultations with Māori rangatahi are essential to develop housing strategies that fulfil their housing needs. A similar collaboration process should be carried out with Pasifika young people and communities.

In sum, in presenting the experience of the girls' housing instability as I witnessed them, and examining their perspectives and approaches to survive housing instability, I trust academics, policymakers and social workers can approach young people's housing instability with greater empathy and understanding. The stories of Marie, Ana, Aroha and Talita are offered as portraits to assist in policymakers' formulation of housing policies that include young people. By presenting the perspectives of youth, scholars, and policymakers will better understand the pressures and constraints young people are subjected to and come to a consensus that young people need more support that meet their housing needs. By helping to close the gulf between the participants, more informed and thoughtful debate can occur about how to best respond to the needs of young people living with housing instability.

The last words belong to Aroha. She said:

> I hope this story ends up with someone who will use it.

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Appendix A – Sample copy of ethics application

UNIVERSITY OF OTAGO HUMAN ETHICS COMMITTEE APPLICATION FORM: CATEGORY A

Form updated: July 2016

*Please ensure you are using the latest application form template available from: http://www.otago.ac.nz/council/committees/committees/HumanEthicsCommittees.html and read the instruction documents provided (*Guidelines for Ethical Practices in Teaching and Research *and* Filling Out Your Human Ethics Application*).*

1. University of Otago staff member responsible for project:

Associate Professor Martin Tolich

2. Department/School:

Sociology, Gender and Social Work

3. Contact details of staff member responsible *(always include your email address)***:**

Phone: 03 479 8755
Email: martin.tolich@otago.ac.nz

4. Title of project:

A study on how young people experience housing instability

5. Indicate project type and names of other investigators and students:

Staff Co-investigators	☐	**Names:**	
Student Researchers	■	**Names:**	Louisa Jin Yi Choe
Level of Study (PhD, Masters, Hons):			PhD
	☐		

External Researchers **Names:**

Institute/Company:

6. Is this a repeated class teaching activity? *(Delete answer that does not apply)*

NO

7. Fast-Track procedure *(Delete answer that does not apply)*

Do you request fast-track consideration? *(See 'Filling Out Your Human Ethics Application')*

NO

8. When will recruitment and data collection commence?

Upon ethics approval

What is the planned conclusion date of the study?

1 April 2020 (data collection complete by end of 2018)

9. Funding of project

Is the project to be funded by an external grant?

NO

10. Brief description <u>in lay terms</u> of the purpose of the project (approx. 75 words)**:**

This project aims to understand how young people (between the ages 15 to 18 years old) experience unstable housing, and to examine the impact and context around those experiences for young people. It is, in part, trying to explore the challenges and resilience faced by young people who move houses frequently.

11. Aim and description of project:

The aim of the proposed project is to examine the impact and context around those experiences for young people who live in unstable housing situations.

My research question "Do the poor pay more?" is drawn from Desmond's 2016 book Evicted: Poverty and Profit in the American City. Desmond explained that the poor are often exploited:

> "If the poor pay more for their housing, food, durable goods, and credit, and if they get smaller returns on their education and mortgages (if they get returns at all), then their incomes are even smaller than they appear. This is fundamentally unfair." (Desmond 2016).

The fundamental unfairness of the inequality faced by household in poverty is reflected in their life choices and life chances. The cycle witnessed by Desmond is replicated in the housing situation of New Zealand. As rent increase, families seek more affordable accommodation, and therefore move more frequently each year from temporary housing to other temporary housing (Dale 2015). However, frequently moving houses interfere not only with a child's learning but also their overall social development.

The aim of this project is to provide insights as to how young people, between the ages of 15 to 18 years old, experience unstable housing in [two New Zealand cities]

References:

Dale, C. (2015, November 26). Why are New Zealand Children living in cars?; http://www.cpag.org.nz/why-are-new-zealand-children-living-in-cars/.

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12. Researcher/instructor experience and qualifications in this research area:

Primary Supervisor: Associate Professor Martin Tolich
Associate Professor Martin Tolich specialises in the Sociology of Research Ethics in general and Qualitative Research ethics in particular. His current writing involves editing a *Sage Handbook of Ethics in Qualitative Research* and the fourth edition of *Social Science Research in New Zealand* for AUP. Associate Professor Martin Tolich is the founder of an innovative not-for-profit New Zealand Ethics Committee which is currently going global.

Secondary Supervisor: Dr Bryndl Hohmann-Marriott

Dr Hohmann-Marriott is a family demographer and sociologist who specialises in quantitative methods, including surveys and secondary data analysis. She is currently a Senior Lecturer in Sociology at the University of Otago. Dr Hohmann-Marriott

currently co-ordinates a paper on ‘Mixed Methods Research’ and ‘Family Demography’ at the University of Otago.

Her research and supervision interests include parenting, father involvement with children, partnerships and marriage, and union formation and dissolution

Student (PhD candidate): Louisa Choe

Louisa Choe has a BA (Hons) in Sociology from the University of Otago. Her Honours Dissertation considered the genesis and consequences of the popular pursuit of Happiness. As part of her Honours degree in sociology, she conducted a literature review on the Youth Foyer model and its effectiveness and policy implications in combatting youth homelessness in New Zealand. The student researcher is currently volunteering with the [Youth Group] and has developed the appropriate communication skills to aid her role in this research

13. Participants

13**(a) Population from which participants are drawn:** [Name of Youth Centre]

13**(b) Inclusion and exclusion criteria:**

The inclusion criteria for the participants for the in-depth interviews are as follow: Participants much

- Between the ages of 15 to 18 years old
- Be able to communicate in English to participate in an interview
- Be able to give informed consent

Exclusion: Those below that age of 15 years old and above the age of 18 years old

13**(c) Estimated number of participants:**

Approximately 7 participants.

13(d) **Age range of participants:**

Between 15 to 18 years old

13**(e) Method of recruitment:**

- Upon ethics approval, the student researcher will contact [Name of Youth Centre] via email, telephone and a posted letter stating an outline of the research. The student researcher will visit the foundation a few days later as a follow-up.

- If [Name of Youth Centre] permits the student research to invite participants from the [Name of Youth Centre], a meeting will be arranged with the programme coordinator.
- The student researcher will follow the institutional ethic process to obtain a letter of agreement from the [Name of Youth Centre], and the agreement letter will be submitted to the ethics committee.
- The student researcher will provide the programme coordinator with a set of the information sheet.
- The student researcher will arrange a night with the programme coordinator to introduce herself to the [Name of Youth Centre] as a researcher. She will present the outline of the research to the group. In the presentation, the student researcher will invite the group to participate in the research and inform them on how to get in touch with the youth centre's co-ordinator to expresses their interest.
- Should participants be interested, the [Name of Youth Centre] co-ordinator will then pass the student researcher's contact information to the participant.
- Upon contact, the student researcher will informally advise the general nature of the researcher project to the participants.
- The student researcher will then allow approximately one week for the participants to discuss the matter with their family and to consider whether they would like to be involved in the research project.
- After the initial week of consideration, participants who are willing to become involved in the research project will be contacted by the student researcher and will be provided with an information sheet [see Appendix A(i)] that outlines in more detail the research itself. The information sheet will also discuss in detail the roles and responsibilities of both the student researcher and the participants. They will be informed that they are under no obligation to partake in the research project, and of their right to withdraw at any stage throughout the project if that is their wish.
- Participants will also receive a consent form [see Appendix A(ii)] that outlines the process of their participation. A one-on-one interview will be arranged at a convenient time for the participant in a private room located at the [Name of Youth Centre], a private room at the University's Library or the Public Library.

13(f) **Specify and justify any payment or reward to be offered:**

$20.00 Warehouse voucher will be offered to participants to reimburse the associated costs with attending the interview.

14. Methods and Procedures:

A mixed-methods approach is proposed.
The first phase is a qualitative study using interviews to assess young people's perspectives on their experience of housing movements. The second phase is a quantitative study that involves the study of existing data sets, such as the Growing Up in New Zealand data. This ethics application is intended for the qualitative interview segment of the study.

Participants will be referred by the programme coordinator at the [Name of Youth Centre]. Participants will express their interest to the programme coordinator who will then refer their details on to the student researcher. The purpose of the interviews is to

elucidate the challenges and resilience faced by young people when they experience housing movements.

The interviews will be semi-structured and cover similar topics but be conversational in nature to allow the participant to elaborate on their responses. During the interview, the student researcher will again go through the researcher information sheet and consent form with the participant. The participants will be asked to take part in audio-recorded semi-structured interviews that explore the subject on housing movements. The researcher will ask the following questions during the interview:

i. Where have you lived in the last five years?
ii. Why did you move?
iii. What did you like or dislike about the movement?

It is anticipated that the interviews will take approximately one hour in duration.

The interviews will be audio recorded. Interviews will be transcribed and anonymised prior to analysis. Data analysis will take place using thematic analysis. The transcribed and anonymised transcripts will be returned to the respective participants for review to ascertain that the use of the information is in accordance with how they had intended, and if required, they will be provided with the opportunity to make and/or suggest amendments.

Following the completion of both the analysis and the conclusion sections of the research project, the student researcher will provide participants with the opportunity to review the material and if necessary, make and/or suggest amendments.

15. Compliance with The Privacy Act 1993 and the Health Information Privacy Code 1994 imposes strict requirements concerning the collection, use and disclosure of personal information. The questions below allow the Committee to assess compliance.

15(a) Are you collecting and storing personal information (e.g.name, contact details, designation, position etc.) directly from the individual concerned that could identify the individual?

YES

15(b) Are you collecting information about individuals from another source?

NO

15(c) Collecting Personal Information:

- Will you be collecting personal information (e.g. name, contact details, position, company, anything that could identify the individual)?

YES

- Will you inform participants of the purpose for which you are collecting the information and the uses you propose to make of it?

  YES

- Will you inform participants of who will receive the information?

  YES

- Will you inform participants of the consequences, if any, of not supplying the information?

  YES

- Will you inform participants of their rights of access to and correction of personal information?

  YES

Where the answer is YES, make sure the information is included in the Information Sheet for Participants.

15(d) Outline your data storage, security procedures and length of time data will be kept (*Mark Borrie, ITS Security Manager, can provide data security and storage options in particular while in the field*):

Hardcopies of the consent forms will be stored in a locked filing cabinet in Louisa Choe's workspace (Department of Sociology, Gender and Social Work, 280 Leith Walk, North Dunedin, Dunedin 9016). The data collected will be stored on a password-protected desktop assigned by the University of Otago. Electronic versions of the audio recordings and any associated files will also be stored on this computer. Any files with identifying information will be stored for five years after which they will be destroyed.

15(e) Who will have access to personal information, under what conditions, and subject to what safeguards? If you are obtaining information from another source, include details of how this will be accessed and include written permission if appropriate. Will participants have access to the information they have provided?

Louisa Choe, Assoc Prof. Martin Tolich and Dr Bryndl Hohmann-Marriott will have access to the contact details of the participants who expressed their interest in being interviewed. These contact details will be stored on a university-owned and password-protected computer. Upon the completion of the research project, the contact details of the entrants will be deleted with the exception of those participants

who expressed interest in being interviewed. Only Louisa Choe, Assoc Prof. Martin Tolich and Dr Bryndl Hohmann-Marriott will have access to both the information collected during the interview and personal information file. There is no way to match the participants' contact details with their interview response.

15(f) Do you intend to publish any personal information they have provided?

NO

15(g) Do you propose to collect demographic information to describe your sample? For example, gender, age, ethnicity, education level, etc.

Yes, we will collect data on age, birth sex, gender identity, ethnicity, and nationality

15 (h) Have you, or will you, undertake Māori consultation? Choose one of the options below, and delete the option that does not apply:

Yes

16. Does the research or teaching project involve any form of deception?

NO

17. Disclose and discuss any potential problems or ethical considerations:

This project has the potential to be emotional for participants, and in some cases, distressing. It is therefore important for the student researcher to have knowledge of theories surrounding housing transitions, so to better understand its occurrence and impact on the young person. The student researcher has also included a Resource Sheet in the Information Sheet, which provides the different support available should the participants experience any discomfort or distress after the interview. Hard copies of this list will be available at every interview. A reminder of the availability of support services will be placed at the end of the interview.

The researcher is a volunteer with the [Youth Group Name] Foundation as this opportunity allowed the student researcher to build communication and interactive skills with young people. To ensure that participants are aware that they do not the choice to not take part in the research project, the student research have arranged for student participants to express their interest to participate in the interview with the programme co-ordinator at the [Name of Youth Centre].

Safety of interviewer. The interviews will be conducted in a suitable and private room located at the [Name of Youth Centre], the University's library or the Public Library. The interviewer (Louisa Choe) will inform Assoc Prof. Martin Tolich of the location and time of participant interviews and prior to and following each interview, she will email Assoc Prof. Martin Tolich as a safety precaution.

18. *Applicant's Signature: .....

Name (please print): …….

Date: .....

*The signatory should be the staff member detailed at Question 1.

19. Departmental approval: *I have read this application and believe it to be valid research and ethically sound. I approve the research design. The research proposed in this application is compatible with the University of Otago policies and I give my consent for the application to be forwarded to the University of Otago Human Ethics Committee with my recommendation that it be approved.*

Signature of **Head of Department*: .....

Name of HOD (please print): …….

Date: .....

**Where the Head of Department is also the Applicant, then an appropriate senior staff member must sign on behalf of the Department or School.

Attach copies of the Information Sheet for Participants, Consent Form, and Advertisement to your application

Send the signed original plus 17 double-sided and stapled copies of the application to:

Academic Committees, Room G22 or G26, Ground Floor, Clocktower Building,

University of Otago, Dunedin

Louisa Choe

Student Researcher
280 Leith Walk, Dunedin
University of Otago

To Whom it may concern

Manager at [Name of Youth Centre]
[Address]

Re: Permission to invite youths from [Name of Youth Centre]to participate in a research study

Dear Sir/Madam

I am writing to attain permission to invite young people who are attending high schools in [Name of city], or [Name of Youth Centre] to participate in my PhD research project on understanding how young people experience housing movements.

This project work is being undertaken as part of the requirements for a PhD in Sociology. The main aim of this project is to explore how young people experience housing movements. It aims to better understand the challenges and resilience experienced by young people during their move.

I would like to have one-to-one interviews with young adults (between the ages 15 to 18 years old), who have moved houses within the last 5 years, and would like to know more about their experience. The estimated number of participants for this study is 7 participants.

I hope to conduct the interview in a private room at the [Name of Youth Centre], at a private room at University's Library, or the Public Library. These spaces are perceived to be safe and neutral for many of the young individuals and will be a more comfortable setting for them during the interviews. I have attached an Information Sheet which describes the research project in detail. In the Information Sheet, I have also provided the relevant contact details. Please do not hesitate to contact my supervisors or me if there are further questions.

Thank you for your kind attention, and I look forward to hearing from you soon.

Kind regards,
Louisa Choe

A pilot study on how young people experience housing movements

Louisa Choe

(Student Researcher)
Email address: louisa.choe@otago.ac.nz

INFORMATION SHEET FOR PARTICIPATING
HIGH SCHOOLS
AND
YOUTH GROUPS

Thank you for showing an interest in this project. Please read this information sheet carefully before deciding whether or not to participate. If you decide to participate, we thank you. If you decide not to take part, there will be no disadvantage to you, and we thank you for considering our request.

Purpose of the research:

This project work is being undertaken as part of the requirements for a PhD in Sociology. The main aim of this project is to explore how young people experience housing movements. It aims to better understand the challenges and resilience experienced by young people during their move.

Description of research:

I would like to interview young adults (between the ages 15 to 18 years old), who have moved houses within the last 5 years, and would like to know more about their experience.

Population from which participants are drawn:
Participants will be drawn from students enrolled in High Schools in [Name of city] or are members of youth groups

Inclusion Criteria:
The inclusion criteria for the participants for the in-depth interviews are as follow:
Participants must

- Be between the ages of 15 to 18 years old
- Be able to communicate in English to participate in an interview
- Be able to give informed consent

Estimated number of participants:
Approximately 7

What will participants be asked to do?

The purpose of the interview is to better understand young people experiences involving housing movements. As the student researcher is based in Dunedin, participants who are interested to take part in this study will first contact the student researcher to express their interest. An appointment will be made with the participant regarding the interview time. It is anticipated that the interview will take about one hour. The student researcher plans to conduct the interview in a private room at the [Name of Youth Centre], the University's library, or a private room at the Public Library. Both the Youth Centre and the library are perceived as safe and neutral places for the participants, and therefore allow for a more comfortable setting for the interview.

This project involves an open-questioning technique. The general line of question includes questions about the young individual's experience involving housing movements. This includes questions surrounding their reason for moving, and their likes and dislikes about moving houses. The precise nature of the question which will be asked will not be determined in advance, and will depend on the way in which the interview develops. Consequently, although the University of Otago Human Ethics Committee is aware of the general areas to be explored in the interview, the Committee has not been able to review the precise questions to be used.

In the event that the line of question does develop in such a way that the participant feels hesitant or uncomfortable, the participants are reminded of their right to decline to answer any particular question(s) and also that they may withdraw from the project at any stage without any disadvantage to themselves. The researcher will ensure that every attempt is made to ensure the participant's confidentiality, however in the circumstance that the participant reveals information that may cause harm to oneself or to others, the researcher will disclose this to the Programme Coordinator/ Person in charge at [Name of Youth Centre].

What data or information will be collected, and how will they be used?

The researcher will make every effort to maintain participants' confidentiality unless a circumstance arises when the interviewer thinks disclosure of the information is necessary to prevent a serious threat to the participants or others (in accordance with the Privacy Act 1993). In the unlikely event that this occurs, the interviewer will inform the participants of this and disclose the minimum amount of information necessary and only to the relevant authority.

The interviews will be audio-recorded and transcribed for accuracy. Once the transcription is complete, the transcripts will be anonymised to remove any potentially identifying information. This will include participants' names, names of other people they may have mentioned, and names of locations. Participants are able to request a copy of their respective transcripts at any time.

No individual identifying information will be included in any report or publication produced from this study. The results of the project may be published and will be available in the University of Otago Library (Dunedin, New Zealand), but every attempt will be made to preserve the participant's confidentiality.

Data that has not been anonymised and any personal information will be securely stored in such a way that only Louisa Choe and her supervisors will be able to gain access to it. Data obtained as a result, the research will be retained for at least 5 years in secure storage. Any personal information held on the participants (including names and email addresses) will be destroyed at the completion of the research even though the data derived from the research will, in most cases, be kept for much longer or possibly indefinitely.

Can participants change their mind and withdraw from the project?

Participants may withdraw from participation in the project at any time without any disadvantage to themselves.

What if participants have any questions?

If you have any questions about this project, either now or in the future, please feel free to contact either:

Louisa Choe	**Assoc. Prof Martin Tolich**	**Dr. Bryndl Hohmann-Marriott**
(Student Researcher)	*(Supervisor)*	*(Supervisor)*
	Contact number:	Contact number:
	03 479 8755	03 479 8753
Email address:	Email address:	Email address:
louisa.choe@otago.ac.nz	martin.tolich@otago.ac.nz	bryndl.hohmann-marriott@otago.ac.nz

Department of Sociology, Gender and Social Work

This study has been approved by the University of Otago Human Ethics Committee. If you have any concerns about the ethical conduct of the research, you may contact the Committee through the Human Ethics Committee Administrator (ph +643 479 8256 or email gary.witte@otago.ac.nz). Any issues you raise will be treated in confidence and investigated and you will be informed of the outcome.

Resource Sheet

Below are some resources to contact in the event you experience any discomfort or distress after participating in the interview.

Nation-wide support services:

Youthline: Youthline provides 24-hour phone support to young people in Aotearoa/New Zealand. They are also available for text chat and/or in-person counselling meetings.
Free phone: 0800 37 66 33 for 24-hour support
Free TXT: 234 between 08:00 AM and 00:00 (Midnight)
Email: talk@youthline.co.nz
Website: http://www.youthline.co.nz

What's Up: '0800 What's Up' is a free counselling service for young. They are available via phone, text or online chat.
Freephone: 0800 942 8787
(Mondays to Fridays 13:00PM to 22:00PM, Saturdays and Sundays 15:00PM to 22:00PM)
Online Chat: Available via their website every day from 17:00PM to 22:00PM Website: http://www.whatsup.co.nz

[City specific support service' contact details inserted here].

Appendix A(i) – Information sheet for participants

A pilot study on how young people experience housing movements

Louisa Choe

(Student Researcher)
Email address:
louisa.choe@otago.ac.nz

INFORMATION SHEET FOR PARTICIPANTS

Thank you for showing an interest in this project. Please read this information sheet carefully. Take time to consider and, if you wish, discuss with your friends and family, before deciding whether to participate.
If you decide to participate, we thank you. If you decide not to take part, there will be no disadvantage to you, and we thank you for considering our request.

Purpose of research:
This project work is being undertaken as part of the requirements for a PhD in Sociology. The main aim of this project is to explore how young people experience housing movements.

Description of research:
I would like to interview young adults (between the ages 15 to 18 years old), who have recently move houses within the last 5 years and would like to know more about their experience.

If you participate, what will you be asked to do?
If you agree to participate in this project, you will be asked to take part in a one-to-one interview with me (Louisa Choe). You will contact me via email to make an appointment for the interview. During the interview, I will ask about your experience with moving houses. I will ask about the reason and causes which led to you moving, and what you like and/or dislike about moving houses. You are not required to answer any of my questions, you may pass on any questions and you may stop the interview or withdraw from the study at any time.

I anticipate that the interviews will take approximately one hour.

What data or information will be collected, and how will they be used?

The interview is completely confidential. I am the only person who will have access to the interview tapes and transcripts. I will not tell anyone else about what you say during the interview. I will use pseudonyms (a made-up name) during the analysis and reporting stages of my research, so it will not be possible for anyone to find out that you were part of the study or to identify you in the findings.

The collected information will be stored on a password-protected computer at the University of Otago, Department of Sociology, Gender and Social Work. The information will be available only to my research supervisors and myself and will be destroyed after ten years.

If you agree to participate, can you withdraw later?
You may withdraw from participation in the project at any time without any disadvantage to yourself.

Is there any risk or harm from participating in this research project?
This is a low-risk research project. It is possible that the topic of research (housing movements) may be sensitive for some people. I will give you some information and contact phone numbers as part of the information sheet, in case you experience any discomfort or distress after participating in the interview. You also have the right to withdraw from the interview process at any time. The researcher will ensure that every attempt is made to ensure the participant's confidentiality, however in the circumstance that the participant reveals information that may cause harm to oneself or to others, the researcher will disclose this to the Programme Coordinator/ Person in charge at [Name of Youth Centre].

What if you have more questions?
If you have any questions about this project, either now or in the future, please feel free to contact either:

Louisa Choe	**Assoc. Prof Martin Tolich**	**Dr. Bryndl Hohmann-Marriott**
(Student Researcher)	*(Supervisor)*	*(Supervisor)*
	Contact number:	Contact number:
	03 479 8755	03 479 8753
Email address:	Email address:	Email address:
louisa.choe@otago.ac.nz	martin.tolich@otago.ac.nz	bryndl.hohmann-marriott@otago.ac.nz

Department of Sociology, Gender and Social Work

This study has been approved by the University of Otago Human Ethics Committee. If you have any concerns about the ethical conduct of the research, you may contact the Committee through the Human Ethics Committee Administrator (ph +643 479 8256 or email gary.witte@otago.ac.nz). Any issues you raise will be treated in confidence and investigated and you will be informed of the outcome.

Appendix A(ii) – Resource sheet for participants

Resource Sheet

Below are some resources to contact in the event you experience any discomfort or distress after participating in the interview.

Nation-wide support services:

Youthline: Youthline provides 24-hour phone support to young people in Aotearoa/New Zealand. They are also available for text chat and/or in person counselling meetings.
Free phone: 0800 37 66 33 for 24-hour support
Free TXT: 234 between 08:00 AM and 00:00 (Midnight)
Email: talk@youthline.co.nz
Website: http://www.youthline.co.nz

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Online Chat: Available via their website every day from 17:00PM to 22:00PM Website: http://www.whatsup.co.nz

[City specific support's contact details inserted here]

A pilot study on how young people experience housing movements

Louisa Choe
(Student Researcher)
Email
address:
louisa.choe@otago.ac.nz

CONSENT FORM FOR *PARTICIPANTS*

I have read the Information Sheet concerning this project and understand what it is about. All my questions have been answered to my satisfaction. I understand that I am free to request further information at any stage.

I know that:

1. I have read the Information Sheet provided for this study and understand the aims and purpose of the research project.
2. I am between the ages of 15 to 18 years old.
3. The project has been explained to me, and Louisa has answered any questions regarding the study.
4. I understand that my participation in this research project is completely voluntary.
5. I have sufficient time to talk with other people about my choice to participate in the study.
6. I know that the interview will explore questions related to my housing movements and how I feel about those housing movements.
7. I am free to withdraw from the project at any time without any disadvantage.
8. I am under no obligation to disclose information I do not want to.
9. I may refuse to answer any question.
10. I am free to request further information at any stage.

11. Information gathered will be strictly confidential, and pseudonyms (made-up names) will be used throughout the analysis.

12. The student researcher will make every effort to maintain my anonymity and confidentiality unless a situation arises when disclosure of my information is necessary to prevent or lessen a serious threat to myself or others.

13. I understand that the interview will be audio-recorded and transcribed.

14. I understand that the researcher may use short quotes from the interview transcript and that she will ensure that there is no identifying information in the quote.

15. The results of the project may be published and will be available in the University of Otago Library (Dunedin, New Zealand), but every attempt will be made to preserve my anonymity.

16. I agree to take part in this project.

....

(Signature of participant) (Date)

.....

(Printed Name)

……..

Name of person taking consent

This study has been approved by the University of Otago Human Ethics Committee. If you have any concerns about the ethical conduct of the research, you may contact the Committee through the Human Ethics Committee Administrator (ph +643 479 8256 or email gary.witte@otago.ac.nz). Any issues you raise will be treated in confidence and investigated and you will be informed of the outcome.

A pilot study on how young people experience housing movements

Have you moved recently?

Well, we want to hear your story!!! ☆

Housing is a hot topic now, and everyone is talking about it. However, we think there is a lack of young people's voices in the discussion. One in three New Zealanders are either children or young adults, so your opinions are very important. For this research project, I am keen to know more about young people's experiences of housing movements (e.g. what you like, you do not like, what is positive or challenging, etc.). You will be able to share your story with me during a one-to-one interview. The interview should last approximately an hour and will be conducted at the [Name of Youth Centre], the University's Library or the City's Public Library

The main aim of this project is to explore how young people's experiences housing movements. I would like to interview young adults who:

are between the ages 15 to 18 years old,

who have recently move houses within the last 5 years.

There is currently a lack of young people's voices in the discussion of housing experience; that is why your story is important.

Participants will be given a $20.00 Warehouse voucher to reimburse the associated costs of attending the interview.

If you are interested to know more or to take part in this project, please contact me on 021 1988811, or e-mail me at louisa.choe@otago.ac.nz . Thanks ~

[This project has been reviewed and approved by the University of Otago Human Committee. Reference: 17/118]

Pilot Study on how young people experience housing movements 021 198 8811 louisa.choe@otago.ac.nz	Pilot Study on how young people experience housing movements 021 198 8811 louisa.choe@otago.ac.nz	Pilot Study on how young people experience housing movements 021 198 8811 louisa.choe@otago.ac.nz	Pilot Study on how young people experience housing movements 021 198 8811 louisa.choe@otago.ac.nz	Pilot Study on how young people experience housing movements 021 198 8811 louisa.choe@otago.ac.nz	Pilot Study on how young people experience housing movements 021 198 8811 louisa.choe@otago.ac.nz

Appendix A(iii) – Ngāi Tahu Consultation Committee's Approval

NGĀI TAHU RESEARCH CONSULTATION COMMITTEE
TE KOMITI RAKAHAU KI KĀI TAHU

Wednesday, 13 September 2017.

Associate Professor Martin Tolich,
Department of Sociology - Gender and Social Work,
DUNEDIN.

Tēnā Koe Associate Professor Martin Tolich,

'Do The Poor Pay More?' A pilot study on how young people experience housing movements.

The Ngāi Tahu Research Consultation Committee (the committee) met on Tuesday, 12 September 2017 to discuss your research proposition.

By way of introduction, this response from The Committee is provided as part of the Memorandum of Understanding between Te Rūnanga o Ngāi Tahu and the University. In the statement of principles of the memorandum it states "Ngāi Tahu acknowledges that the consultation process outline in this policy provides no power of veto by Ngāi Tahu to research undertaken at the University of Otago". As such, this response is not "approval" or "mandate" for the research, rather it is a mandated response from a Ngāi Tahu appointed committee. This process is part of a number of requirements for researchers to undertake and does not cover other issues relating to ethics, including methodology they are separate requirements with other committees, for example the Human Ethics Committee, etc.

Within the context of the Policy for Research Consultation with Māori, the Committee base consultation on that defined by Justice McGechan:

"Consultation does not mean negotiation or agreement. It means: setting out a proposal not fully decided upon; adequately informing a party about relevant information upon which the proposal is based; listening to what the others have to say with an open mind (in that there is room to be persuaded against the proposal); undertaking that task in a genuine and not cosmetic manner. Reaching a decision that may or may not alter the original proposal."

The Committee considers the research to be of interest and importance.

As this study involves human participants, the Committee strongly encourage that ethnicity data be collected as part of the research project as a right to express their self-identity. That is the questions on self-identified ethnicity and descent, these questions are contained in the latest census.

The Committee suggests dissemination of the research findings to the Office of Māori Development, University of Otago.

The Ngāi Tahu Research Consultation Committee has membership from:

Te Rūnanga o Ōtākou Incorporated
Kāti Huirapa Rūnaka ki Puketeraki
Te Rūnanga o Moeraki

We wish you every success in your research and the committee also requests a copy of the research findings.

This letter of suggestion, recommendation and advice is current for an 18 month period from Tuesday, 12 September 2017 to 12 March 2019.

Nāhaku noa, nā

Mark Brunton
Kaiwhakahaere Rangahau Māori
Research Manager Māori
Research Division
Te Whare Wānanga o Otāgo
Ph: +64 3 479 8738
Email: mark.brunton@otago.ac.nz
Web: www.otago.ac.nz

Appendix B – Field note on Marie's house

The following were excerpts from my field notes when I took the bus with Marie:

> Winter. 2 pm. I was supposed to meet Marie at the Student Association's club room on campus, but she had called using her neighbour's mobile phone to inform me that she didn't have enough money to take the bus into the city.
>
> "Hello, is Marie available please?" I asked politely over the phone.
>
> "Uhhh … ah yes, wait up a moment. I'll go get her. MARIEEEEE. MARIE!!! Your call. HURRY" (emphasis added).
>
> I heard some shuffling noises in the background before Marie got onto the phone. She explained that from where she was living, she needed to take two buses to get to the university and she did not have enough money to take the bus to the city centre.
>
> "I've only got two bucks … still short of another four dollars eighty. I was supposed to get paid for babysitting this morning, but they said they didn't have the cash so that kinda screwed things a little," she whispered over the phone, almost as though she was worried that her neighbour might overhear her complaints. Although Marie took the initiative in putting the word out for her babysitting services, she relied on her neighbours to act as her referees.
>
> I offered to bus over to her since I was free that afternoon. She had suggested that she would like to use our meeting as an opportunity to show me where she lives. Marie was unable to offer guidance on the bus routes as she relied on walking to get to places. When I told her that I was coming from the north end of the city on the phone, she sounded confused, not knowing where I was.
>
> As I do not drive, I looked up Google Maps for directions and to see what buses would get me there. The first bus would get me from the university to the south end of the city, and from there, I would take another bus. The whole journey would take about an hour and a half, with me waiting at the bus stop for about 20 minutes before the second bus arrived.
>
> The two bus routes crossed through some steep streets, which got me to reflect on the challenges for young people who walk to school or the closest social agency. Even with my pair of black Dr Martens shoes with thick gum-like soles, I could feel

my ankles aching from the cold. Marie, like many of the other girls, often relied on discounted fabric shoes which were purchased either through the thrift stores or very rarely, when there was a bargain going, at The Warehouse.

I took a shot at it. After about five or six bus stops, I got off and relied on Google Maps to walk to her house. The walk took another seven minutes or so. By the time I had got to Marie's house, it was probably half-past three, and I was rather surprised by how quiet her neighbourhood was. Most people living in her neighbourhood were regular families, with parents off to work and children attending school. Along the road, I noticed a sort of pattern in the outlook of the houses that were built in that vicinity: they mostly had hipped roofing and were built either using a weatherboard-like cladding or were built using vermilion shades of bricks.[74] The houses with corrugated iron showed signs of age through discolouration or rust, and the tiled roofs had moss and other algae-like microorganisms growing along with the downpipes. There was a sense of uniformity, and yet occasionally, there was a well-presented dwelling with colourful flowers on the front lawn. The design of the dwellings gave away their age – they looked like they were mostly built in the 1960s.

Marie's house, like many of the other houses in that area, had a yard that appeared unmanaged or rather, under-managed. There were overgrown plants at the corners of her section and overgrown lawn. Considering it was winter, I was convinced they had not mown the lawn in a very long time. There were boxes and old furniture stored along Marie's driveway, superficially covered and secured by a tarpaulin. I was not sure if those were the items which they were discarding or if they were just stored there. On the uncut lawns were muddy holes that seemed to be the work of a dog. There were also plastic toys scattered across the lawn and a few mechanical tools that were left near a red coloured Sedan. The broken windows and taillights of the car, along with its rusty body, suggested that the car was probably a work in progress or that it was no longer fit for the road.

I carefully pulled the latch sideways to let myself through the wired fence. As I arrived at the front porch, I peered through the tempered glass windows. I felt a sense of nervousness, unsure of what Marie's family would think of me. It had been months

[74]A hipped roof is a style of roofing that slopes downwards from all sides to the walls and does not have vertical sides.

since I learned about Marie's family. Marie's descriptions had allowed me to imagine what they would be like – they seemed friendly. But what if they didn't like me?

As I gathered my courage, I knocked on the door. "Hold on! …." Marie yelled out.

I could hear footsteps coming towards the door, and I felt a little more nervous, my sweaty palms tucked inside my jacket's pockets. Marie opened the door and greeted me warmly. "Mum, Louise is here!" she called out. I was caught off-guard a little, not knowing what was the 'right' thing to do – to take my shoes off or to leave them on. It was rather dark from where I was standing at the door, and I could not see much of Marie's house. I was unsure of what was the 'norm' for them. As I flustered and bent down to take my shoes off, Marie laughed at me. "What an egg," she said.

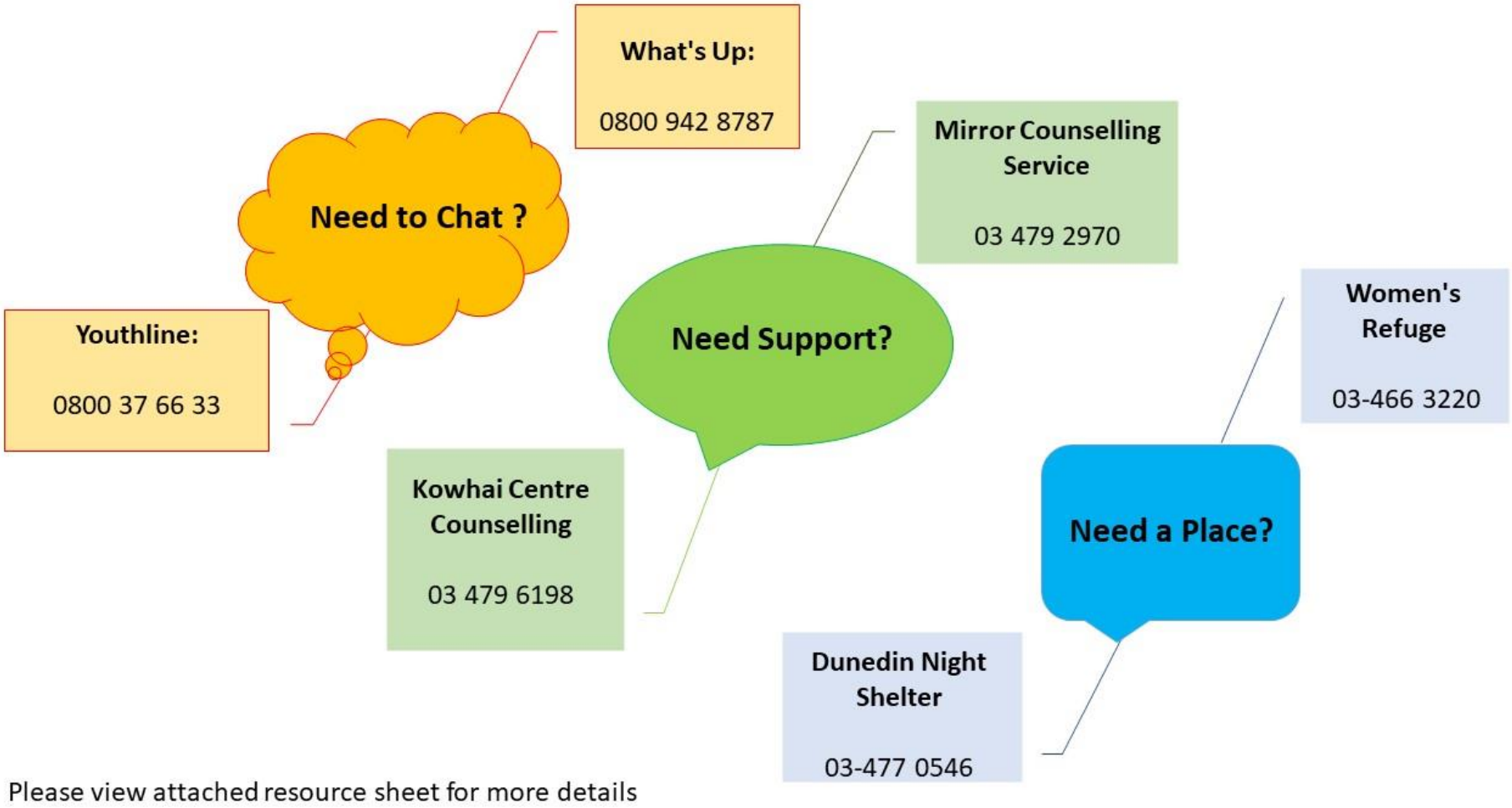
"No one takes them off; it's cold without shoes," Marie added.

I sighed with relief.

[Field notes]

Reflecting on my field notes, I did feel guilty about my reluctance to remove my shoes. Maybe it was Marie's stories about fleas that left me feeling a little hesitant.

Appendix C – Resource map



Please view attached resource sheet for more details

Resource Sheet

Below are some resources to contact in the event that you experience any discomfort or distress after participating in the interview.

Nationwide support services:

Youthline: Youthline provides 24-hour phone support to young people in Aotearoa/New Zealand. They are also available for text chat and/or in person counselling meetings.

Free phone: 0800 37 66 33 for 24-hour support

Free TXT: 234 between 08:00 AM and 00:00 (Midnight)

Email: talk@youthline.co.nz Website: http://www.youthline.co.nz

What's Up: '0800 What's Up' is a free counselling service for young people. They are available via phone, text or online chat.

Freephone: 0800 942 8787 (Mondays to Fridays 1:00PM to 10:00PM, Saturdays and Sundays 3:00PM to 10:00PM)

Online Chat: Available via their website every day from 5:00PM to 10:00PM
Website: http://www.whatsup.co.nz

Dunedin specific support services [Example]:

Mirror Counselling Service: The Mirror Counselling Service provides children and young people assessments and a range of therapeutic interventions tailored specifically to their needs when dealing with emotional, behavioural and/or mental health problems.

Phone: 03 479 2970

Email: reception@mirrorservices.org.nz

Website: http://www.mirrorservices.org.nz

Kowhai Centre Counselling: Student counsellors undertaking the Bachelor of Social Service at the Otago Polytechnic offer supportive counselling to young people in a training environment under NZAC supervision.

Phone: 03 479 6198 Email: kowhai.centre@op.ac.nz

Website: https://www.op.ac.nz/research-and-enterprise/kowhai-centre-contact/

Rape Crisis Dunedin: Rape crisis is a non-profit agency that supports women and non-binary survivors of sexual violence to progress towards healing. They are open Monday to Friday 9:00AM to 5:00PM.

Phone: 03 474 1592

Email: rcrisis@xtra.co.nz

Website: http://www.rapecrisisdunedin.org.nz/

Address: Corso Building, 111 Moray Pl, Dunedin.

Dunedin Night Shelter: Providing accommodation to those who are vulnerable. Their hours are between 6:00PM to 9:00AM.

Phone: 03 477 0546

Email: info@dunedinnightshelter.co.nz

Website: http://www.dunedinnightshelter.co.nz/

Address: 18 Lees Street, Dunedin

Women's Refuge Dunedin: an independent and bicultural community organisation that is here to help prevent and stop family violence in New Zealand.

Phone: 03 466 3220 or 0800 733 843

Email: wenda.twp@refuge.org.nz

Website: https://womensrefuge.org.nz/

Address: 21 Grosvenor St, Kensington, Dunedin 9012

Appendix D – Activity risk analysis

Activity Risk Analysis
Name/s: **Date of risk assessment:**
Activity:
Risks young person/ people present with:
Location/ equipment and material needed:

Identified risks associated with activity	Strategies in place to reduce occurrence of risk

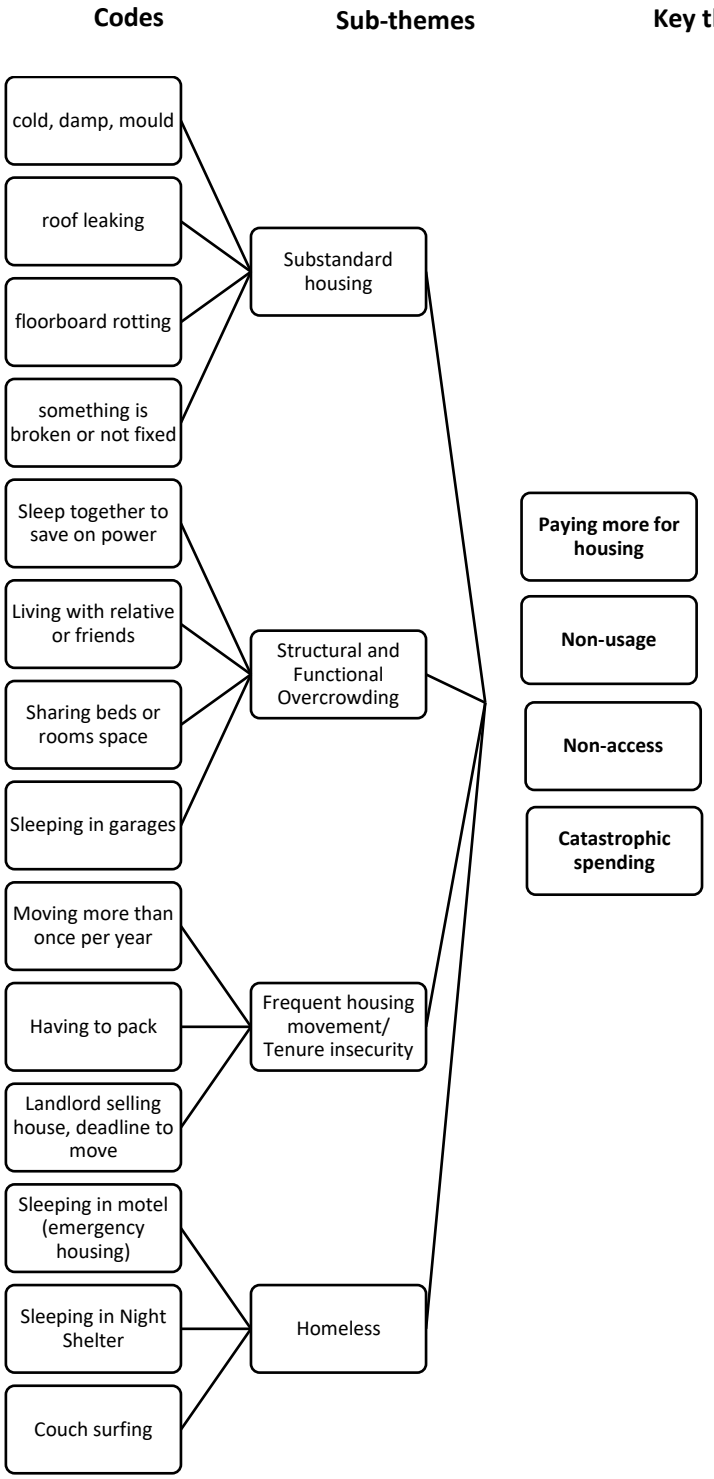
Risk/benefit analysis:

Decision (to go ahead or not):

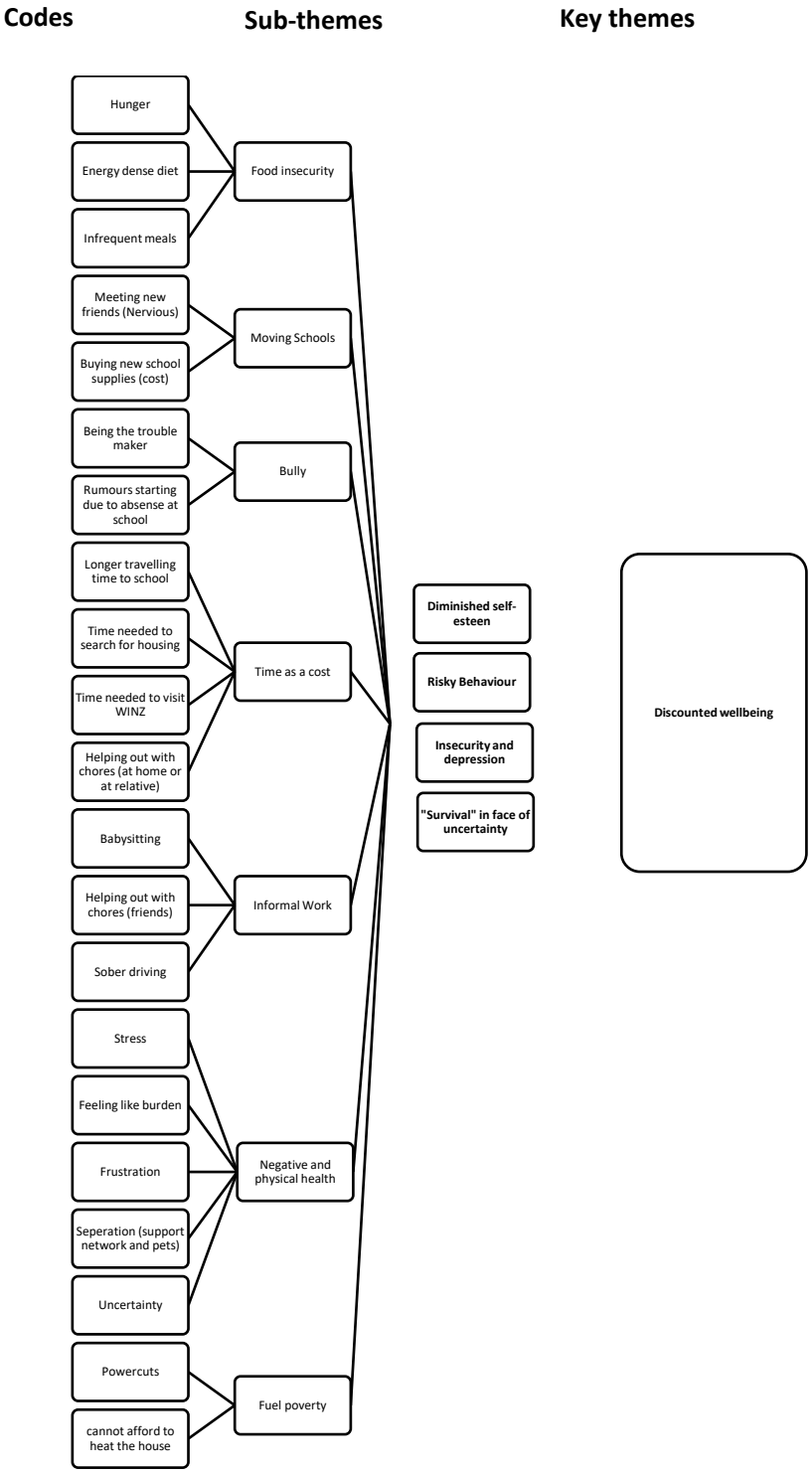
Name:

Designation:

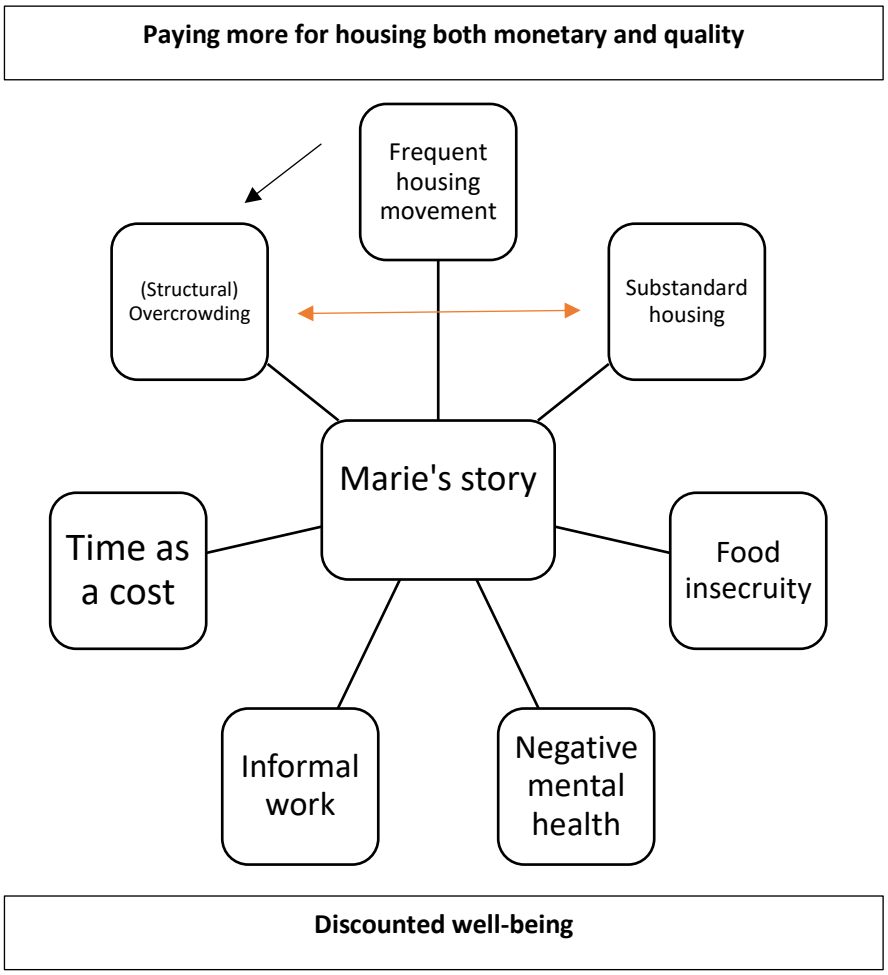
Appendix E(i) – Coding Structure (Housing Instability)

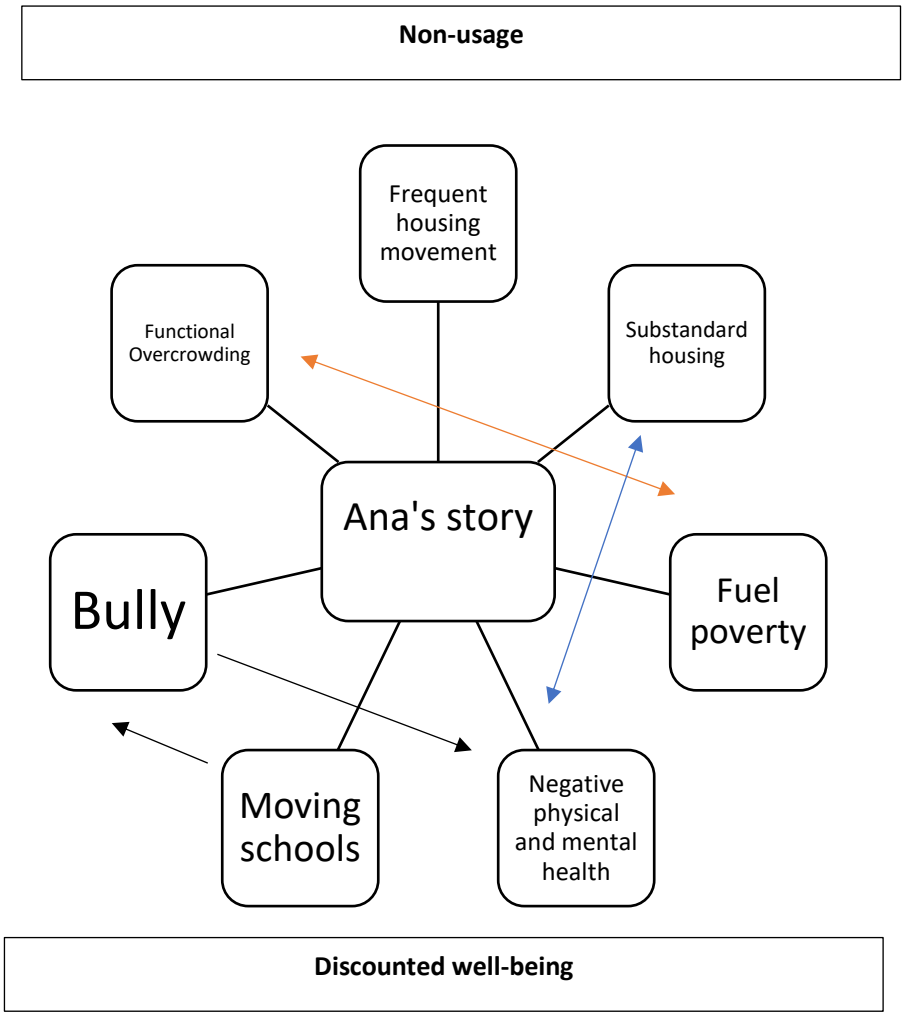


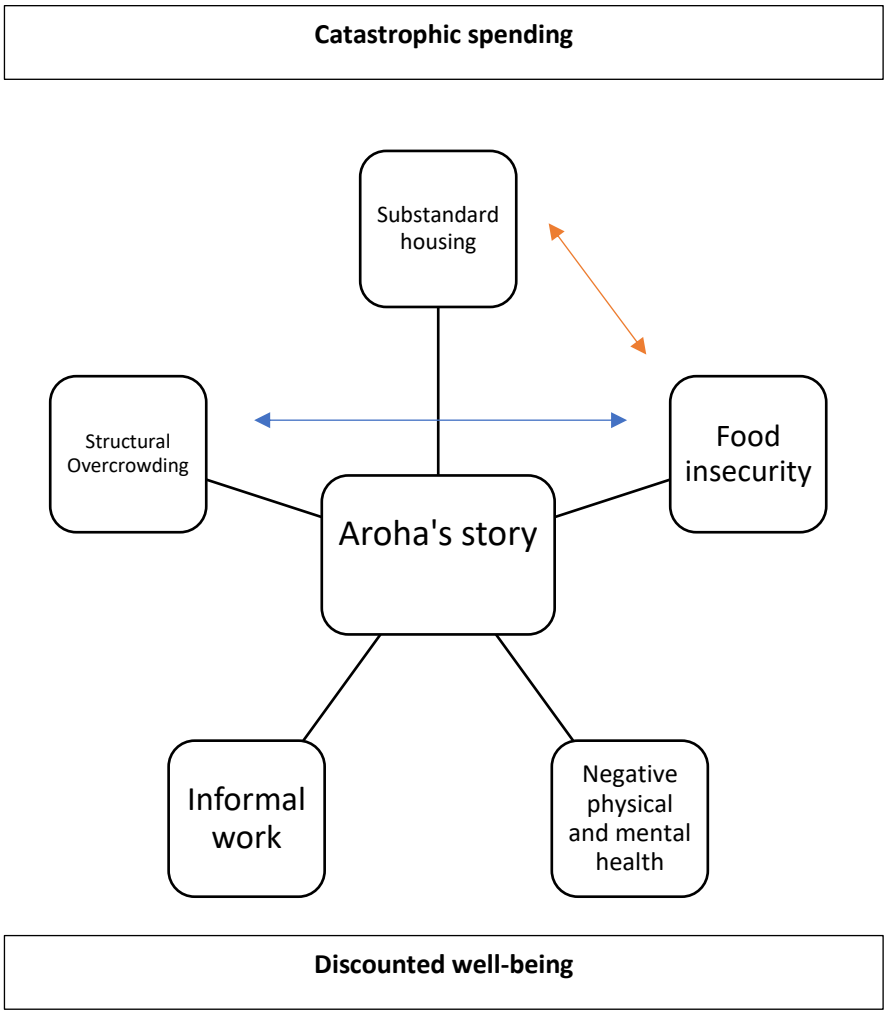
Appendix E(ii) – Coding Structure (Intersections with poverty)

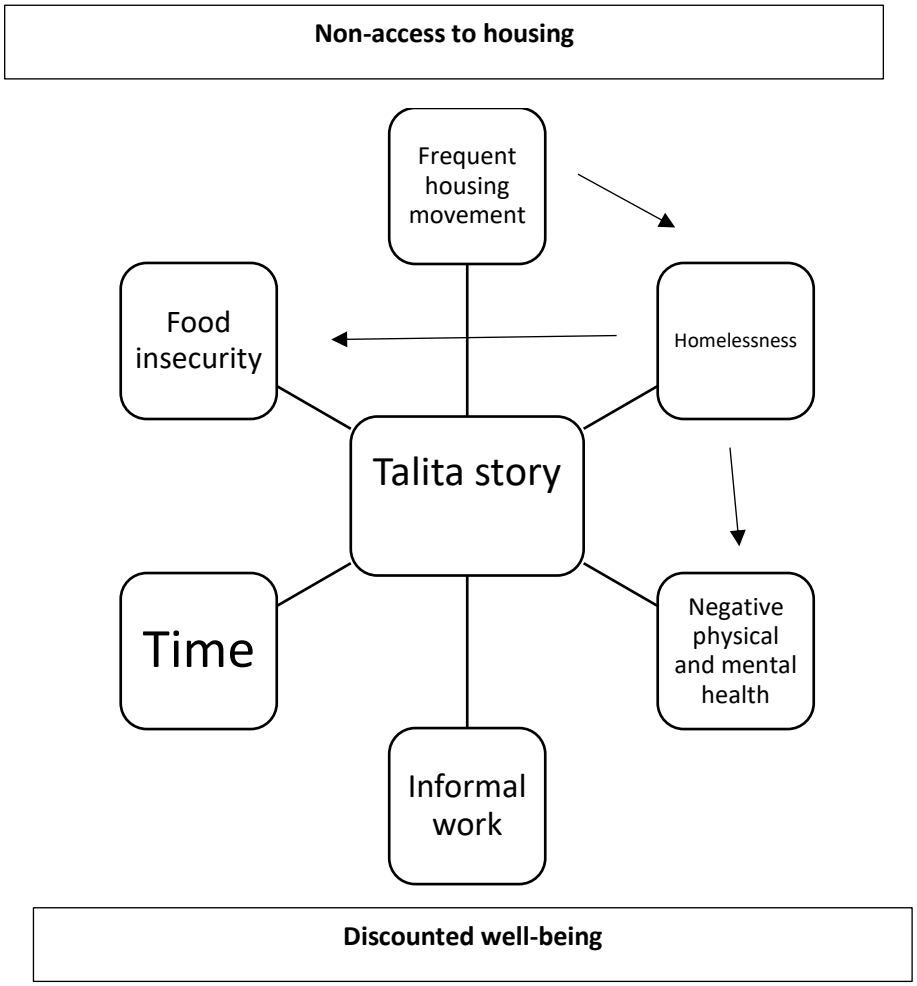


Appendix F – Thematic Maps showing how the themes related in each Composite Story




Non-usage
Frequent housing movement
Functional Overcrowding
Substandard housing
Ana's story
Bully
Fuel poverty
Moving schools
Negative physical and mental health
Discounted well-being


Catastrophic spending
Substandard housing
Structural Overcrowding
Food insecurity
Aroha's story
Informal work
Negative physical and mental health
Discounted well-being


Non-access to housing
Frequent housing movement
Food insecurity
Homelessness
Talita story
Time
Negative physical and mental health
Informal work
Discounted well-being